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ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015

OF THE CONDITION AND AFFAIRS OF THE

Ohio Farmers Insurance Company

NAIC Group Code 0228 (Current Period), 0228 (Prior Period) NAIC Company Code 24104 Employer's ID Number 34-0438190

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated/Organized February 8, 1848 Commenced Business July 8, 1848

Statutory Home Office One Park Circle, Westfield Center, Ohio, US 44251-5001
(Street and Number, City or Town, State, Country and Zip Code)

Main Administrative Office One Park Circle, Westfield Center, Ohio, US 44251-5001 (Street and Number, City or Town, State, Country and Zip Code) 330-887-0101 (Area Code) (Telephone Number)

Mail Address P. O. Box 5001, Westfield Center, Ohio, US 44251-5001
(Street and Number or P.O. Box, City or Town, State, Country and Zip Code)

Primary Location of Books and Records One Park Circle, Westfield Center, Ohio, US 44251-5001
(Street and Number, City or Town, State, Country and Zip Code)
330-887-0101
(Area Code) (Telephone Number)

Internet Website Address www.westfieldgrp.com

Statutory Statement Contact Bambi Ann Beshire (Name) 330-887-0101 (Area Code) (Telephone Number) (Extension)

FinancialReporting@westfieldgrp.com (E-Mail Address) 330-887-0840 (Fax Number)

OFFICERS

Edward James Largent# (Westfield Group Leader, President & CEO)
Joseph Christian Kohmann (Group Finance Leader & Treasurer)
Frank Anthony Carrino (Group Legal Leader & Secretary)

OTHER

James Robert Clay# (Chairman)
Dennis Paul Baus (National Surety Leader)
Bambi Ann Beshire (Group Finance & Accounting Leader)
Robert William Bowers# (National Claims Leader)
Robyn Renee Hahn# (Group Marketing & Communications Leader)
Stephen Edward Lehecka (Group Actuarial Leader)
James Robert Merz# (Group Actuarial & Analytics Leader)
Kristine Lynn Neate# (National Underwriting Office Leader)
Martha Haskins Oakes (National Middle Market Leader)
Christopher Michael Paterakis (Group HR Leader)
David Campbell Peterson (National PL & SBA Leader)
Michael Joseph Prandi# (Insurance Operations Leader)
Elizabeth Margaret Riczko# (Group Underwriting & Product Leader)
Stuart Wayne Rosenberg (Group Administration Leader)
Peter Robert Schwanke (Group Risk Management Leader)
Stephen John Tien (Group IT Leader)
Craig David Welsh (Group Distribution Leader)
George Krieg Wiswesser (Group Investment Leader)

DIRECTORS OR TRUSTEES

Michael John Bernaski
Cheryl Lila Carlisle
James Robert Clay
Fariborz Ghadar
Gary Dean Hallman
Susan Jane Insley
Edward James Largent
John Lewis Watson
Thomas Eldon Workman

State of Ohio
County of Medina } SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Edward James Largent# Westfield Group Leader, President & CEO	Joseph Christian Kohmann Group Finance Leader & Treasurer	Frank Anthony Carrino Group Legal Leader & Secretary

Subscribed and sworn to before me this
15th day of February, 2016

a. Is this an original filing? Yes (X) No ( )

b. If no:
1. State the amendment number 0
2. Date filed
3. Number of pages attached 0

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	441,746,438	0	441,746,438	401,334,253
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	1,895,260,032	0	1,895,260,032	1,829,191,672
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ 0 encumbrances)	54,498,856	0	54,498,856	54,392,408
4.2 Properties held for the production of income (less $ 0 encumbrances)	1,175,808	0	1,175,808	1,209,460
4.3 Properties held for sale (less $ 0 encumbrances)	3,674,970	0	3,674,970	3,544,740
5. Cash ($ 33,463,152 , Schedule E-Part 1), cash equivalents ($ 0 , Schedule E-Part 2) and short-term investments ($ 652,129 ,Schedule DA)	34,115,281	0	34,115,281	47,969,602
6. Contract loans (including $ 0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	91,263,416	2,524,485	88,738,931	82,414,955
9. Receivables for securities	0	0	0	3,750
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	(1,362,976)	0	(1,362,976)	(1,603,872)
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,520,371,825	2,524,485	2,517,847,340	2,418,456,968
13. Title plants less $ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	5,890,037	0	5,890,037	5,654,356
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	18,202,882	1,822,935	16,379,947	16,823,301
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 372,410 earned but unbilled premiums)	103,471,118	37,240	103,433,878	101,695,789
15.3 Accrued retrospective premiums ($ 0) and contracts subject to redetermination ($ 0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	2,121,104	0	2,121,104	994,738
16.2 Funds held by or deposited with reinsured companies	1,032,340	765,751	266,589	262,468
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	3,931,051	0	3,931,051	0
18.2 Net deferred tax asset	44,048,095	0	44,048,095	46,009,529
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	3,165,123	105,669	3,059,454	2,182,184
21. Furniture and equipment, including health care delivery assets ($ 0)	5,553,241	5,553,241	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	4,069,043	0	4,069,043	2,978,847
24. Health care ($ 0) and other amounts receivable	3,360,388	3,360,388	0	0
25. Aggregate write-ins for other-than-invested assets	11,868,368	11,842,417	25,951	47,195
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,727,084,615	26,012,126	2,701,072,489	2,595,105,375
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	2,727,084,615	26,012,126	2,701,072,489	2,595,105,375
DETAILS OF WRITE-INS				
1101. Amortization on intercompany transactions	1,113,232	0	1,113,232	872,336
1102. Deferred gain on intercompany transactions	(2,476,208)	0	(2,476,208)	(2,476,208)
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	(1,362,976)	0	(1,362,976)	(1,603,872)
2501. Prepaid pension cost	50,591,040	50,591,040	0	0
2502. Other prepaid assets	11,392,426	11,392,426	0	0
2503. Post retirement benefit asset	2,299,570	2,299,570	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	(52,414,668)	(52,440,619)	25,951	47,195
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	11,868,368	11,842,417	25,951	47,195

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	219,352,265	210,695,265
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Columnn 6)	20,658,647	17,471,873
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	74,356,763	71,531,479
4.	Commissions payable, contingent commissions and other similar charges	23,148,339	23,168,339
5.	Other expenses (excluding taxes, licenses and fees)	14,082,945	12,156,811
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	5,991,040	5,795,954
7.1	Current federal and foreign income taxes (including $ 0 on realized capital gains (losses))	0	1,767,794
7.2	Net deferred tax liability	0	0
8.	Borrowed money $ 0 and interest thereon $ 0	0	0
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 701,556,055 and including warranty reserves of $ 0 and accrued accident and health experience rating refunds including $ 0 for medical loss ratio rebate per the Public Health Service Act)	164,211,555	159,967,851
10.	Advance premium	5,397,967	6,337,943
11.	Dividends declared and unpaid:		
	11.1 Stockholders	0	0
	11.2 Policyholders	0	0
12.	Ceded reinsurance premiums payable (net of ceding commissions)	1,123,105	695,108
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14.	Amounts withheld or retained by company for account of others	11,410,458	4,329,472
15.	Remittances and items not allocated	(387,898)	(697,129)
16.	Provision for reinsurance (including $ 0 certified) (Schedule F, Part 8)	0	0
17.	Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18.	Drafts outstanding	44,117,753	49,341,564
19.	Payable to parent, subsidiaries and affiliates	16,142,505	17,746,621
20.	Derivatives	0	0
21.	Payable for securities	3,658	0
22.	Payable for securities lending	0	0
23.	Liability for amounts held under uninsured plans	0	0
24.	Capital notes $ 0 and interest thereon $ 0	0	0
25.	Aggregate write-ins for liabilities	104,321,837	112,346,896
26.	Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	703,930,939	692,655,841
27.	Protected cell liabilities	0	0
28.	Total liabilities (Line 26 and Line 27)	703,930,939	692,655,841
29.	Aggregate write-ins for special surplus funds	348,347,235	423,565,288
30.	Common capital stock	0	0
31.	Preferred capital stock	0	0
32.	Aggregate write-ins for other than special surplus funds	0	0
33.	Surplus notes	0	0
34.	Gross paid in and contributed surplus	0	0
35.	Unassigned funds (surplus)	1,648,794,315	1,478,884,246
36.	Less treasury stock, at cost:		
	36.1 0 shares common (value included in Line 30 $ 0)	0	0
	36.2 0 shares preferred (value included in Line 31 $ 0)	0	0
37.	Surplus as regards policyholders (Line 29 to Line 35, less Line 36) (Page 4, Line 39)	1,997,141,550	1,902,449,534
38.	Totals (Page 2, Line 28, Column 3)	2,701,072,489	2,595,105,375

DETAILS OF WRITE-INS			
2501.	Liability for retirement plans	102,829,854	111,212,377
2502.	Reserve for outstanding checks and drafts charged off	1,491,983	1,134,519
2503.		0	0
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	104,321,837	112,346,896
2901.	General voluntary reserve	348,347,235	423,565,288
2902.		0	0
2903.		0	0
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)	348,347,235	423,565,288
3201.		0	0
3202.		0	0
3203.		0	0
3298.	Summary of remaining write-ins for Line 32 from overflow page	0	0
3299.	Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	331,892,710	321,668,474
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	165,944,915	166,311,839
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	42,054,819	37,915,256
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	113,912,367	110,662,344
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Line 2 through Line 5)	321,912,101	314,889,439
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	9,980,609	6,779,035
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	13,261,078	35,350,051
10. Net realized capital gains (losses) less capital gains tax of $ 1,480,662 (Exhibit of Capital Gains (Losses))	2,749,801	877,701
11. Net investment gain (loss) (Line 9 plus Line 10)	16,010,879	36,227,752
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered $ 1,414,065 ,amount charged off $ 1,775,417)	(361,352)	(308,347)
13. Finance and service charges not included in premiums	363,589	459,472
14. Aggregate write-ins for miscellaneous income	30,752	(28,668)
15. Total other income (Line 12 through Line 14)	32,989	122,457
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	26,024,477	43,129,244
17. Dividends to policyholders	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	26,024,477	43,129,244
19. Federal and foreign income taxes incurred	4,036,241	3,846,425
20. Net income (Line 18 minus Line 19) (to Line 22)	21,988,236	39,282,819
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,902,449,534	1,808,690,196
22. Net income (from Line 20)	21,988,236	39,282,819
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of $ (2,018,308)	72,836,098	110,745,448
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	(753,908)	(1,395,322)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(5,369,245)	(827,649)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	0
36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	5,990,835	(54,045,958)
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	94,692,016	93,759,338
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,997,141,550	1,902,449,534
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)	0	0
1401. Net gain on sale of nonadmitted assets	52,783	18,107
1402. Contractual expense on sold properties	(6,754)	(5,622)
1403. Net other interest expense and unidentified cash	(15,277)	(41,153)
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	30,752	(28,668)
3701. Change in retirement plan liabilities, net tax of $3,225,833 and $29,101,670 for 2015 and 2014, respectively	5,990,835	(54,045,958)
3702.	0	0
3703.	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)	5,990,835	(54,045,958)

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	334,293,017	327,967,723
2. Net investment income	23,980,837	45,570,835
3. Miscellaneous income	(53,662)	54,360
4. Total (Line 1 through Line 3)	358,220,192	373,592,918
5. Benefit and loss related payments	155,227,506	161,866,057
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	151,997,740	148,089,832
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of $ 1,480,662 tax on capital gains (losses)	11,215,747	6,677,658
10. Total (Line 5 through Line 9)	318,440,993	316,633,547
11. Net cash from operations (Line 4 minus Line 10)	39,779,199	56,959,371
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	14,217,198	31,809,987
12.2 Stocks	24,970,032	7,826,860
12.3 Mortgage loans	0	0
12.4 Real estate	1,186,236	570,355
12.5 Other invested assets	26,090,736	9,431,472
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	7,410	0
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	66,471,612	49,638,674
13. Cost of investments acquired (long-term only):		
13.1 Bonds	61,730,643	44,600,625
13.2 Stocks	14,835,783	22,501,273
13.3 Mortgage loans	0	0
13.4 Real estate	4,476,575	2,690,638
13.5 Other invested assets	36,116,763	15,448,874
13.6 Miscellaneous applications	0	3,750
13.7 Total investments acquired (Line 13.1 through Line 13.6)	117,159,764	85,245,160
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(50,688,152)	(35,606,486)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(2,945,368)	62,949
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(2,945,368)	62,949
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	(13,854,321)	21,415,834
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	47,969,602	26,553,767
19.2 End of year (Line 18 plus Line 19.1)	34,115,281	47,969,602

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001	0	0
20.0002	0	0
20.0003	0	0
20.0004	0	0
20.0005	0	0
20.0006	0	0
20.0007	0	0
20.0008	0	0
20.0009	0	0
20.0010	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	2,901,061	1,483,207	1,480,090	2,904,178
2. Allied lines	2,824,214	1,360,137	1,462,817	2,721,534
3. Farmowners multiple peril	11,798,090	5,386,864	5,709,371	11,475,583
4. Homeowners multiple peril	44,012,851	22,797,845	23,737,957	43,072,739
5. Commercial multiple peril	69,975,207	33,581,429	33,351,450	70,205,186
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	12,505,185	6,115,976	5,832,855	12,788,306
10. Financial guaranty	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0
12. Earthquake	731,783	420,280	418,677	733,386
13. Group accident and health	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15. Other accident and health	0	0	0	0
16. Workers' compensation	21,160,083	10,326,840	9,849,313	21,637,610
17.1 Other liability - occurrence	23,454,274	11,885,800	12,014,053	23,326,021
17.2 Other liability - claims-made	291,481	138,976	132,800	297,657
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	617,887	277,699	291,246	604,340
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	35,158,006	17,437,754	18,219,176	34,376,584
19.3, 19.4 Commercial auto liability	45,205,149	19,666,606	21,119,456	43,752,299
21. Auto physical damage	47,838,607	21,998,215	23,464,574	46,372,248
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	404,796	318,408	233,262	489,942
24. Surety	9,890,409	5,112,100	5,514,067	9,488,442
26. Burglary and theft	48,526	22,946	23,088	48,384
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	7,318,803	1,636,772	1,357,304	7,598,271
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	336,136,412	159,967,854	164,211,556	331,892,710
DETAILS OF WRITE-INS				
3401.	0	0	0	0
3402.	0	0	0	0
3403.	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A-RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
1.	Fire	1,480,090	0	0	0	1,480,090
2.	Allied lines	1,462,817	0	0	0	1,462,817
3.	Farmowners multiple peril	5,709,371	0	0	0	5,709,371
4.	Homeowners multiple peril	23,737,957	0	0	0	23,737,957
5.	Commercial multiple peril	33,351,435	15	0	0	33,351,450
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0
9.	Inland marine	5,832,855	0	0	0	5,832,855
10.	Financial guaranty	0	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0	0
12.	Earthquake	418,677	0	0	0	418,677
13.	Group accident and health	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0
15.	Other accident and health	0	0	0	0	0
16.	Workers' compensation	9,849,313	0	0	0	9,849,313
17.1	Other liability - occurrence	12,014,027	26	0	0	12,014,053
17.2	Other liability - claims-made	132,800	0	0	0	132,800
17.3	Excess workers' compensation	0	0	0	0	0
18.1	Products liability - occurrence	281,825	9,421	0	0	291,246
18.2	Products liability - claims-made	0	0	0	0	0
19.1, 19.2	Private passenger auto liability	18,219,176	0	0	0	18,219,176
19.3, 19.4	Commercial auto liability	21,119,456	0	0	0	21,119,456
21.	Auto physical damage	23,464,574	0	0	0	23,464,574
22.	Aircraft (all perils)	0	0	0	0	0
23.	Fidelity	175,171	58,091	0	0	233,262
24.	Surety	1,679,866	3,834,201	0	0	5,514,067
26.	Burglary and theft	23,032	56	0	0	23,088
27.	Boiler and machinery	0	0	0	0	0
28.	Credit	0	0	0	0	0
29.	International	0	0	0	0	0
30.	Warranty	0	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Property	1,357,304	0	0	0	1,357,304
32.	Reinsurance - Nonproportional Assumed Liability	0	0	0	0	0
33.	Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	160,309,746	3,901,810	0	0	164,211,556
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (Sum of Line 35 through Line 37)					164,211,556
DETAILS OF WRITE-INS						
3401.		0	0	0	0	0
3402.		0	0	0	0	0
3403.		0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case.
Daily Pro-Rata

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
1. Fire	0	15,268,738	0	12,367,678	0	2,901,060
2. Allied lines	0	14,864,283	0	12,040,070	0	2,824,213
3. Farmowners multiple peril	0	62,095,211	0	50,297,121	0	11,798,090
4. Homeowners multiple peril	0	231,646,584	0	187,633,733	0	44,012,851
5. Commercial multiple peril	0	368,268,105	22,459	298,315,357	0	69,975,207
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	0	65,816,765	0	53,311,579	0	12,505,186
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0
12. Earthquake	0	3,851,489	0	3,119,706	0	731,783
13. Group accident and health	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0
16. Workers' compensation	0	111,354,847	4,741,728	90,208,774	4,727,719	21,160,082
17.1 Other liability - occurrence	6,600	123,279,111	157,839	99,989,275	0	23,454,275
17.2 Other liability - claims-made	0	1,534,110	0	1,242,629	0	291,481
17.3 Excess workers' compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	0	3,252,037	0	2,634,150	0	617,887
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	0	185,042,137	0	149,884,131	0	35,158,006
19.3, 19.4 Commercial auto liability	0	237,921,837	0	192,716,688	0	45,205,149
21. Auto physical damage	0	251,782,142	0	203,943,535	0	47,838,607
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	33,783	2,096,724	0	1,725,711	0	404,796
24. Surety	25,253,747	29,229,413	6,425	42,164,378	2,434,798	9,890,409
26. Burglary and theft	0	255,400	0	206,874	0	48,526
27. Boiler and machinery	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	XXX	0	38,520,017	31,201,214	0	7,318,803
32. Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	25,294,130	1,707,558,933	43,448,468	1,433,002,603	7,162,517	336,136,411
DETAILS OF WRITE-INS						
3401.	0	0	0	0	0	0
3402.	0	0	0	0	0	0
3403.	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes ( ) No (X)
If yes: 1. The amount of such installment premiums $ 0
2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis $ 0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 plus 5 minus 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire	0	5,947,953	4,817,842	1,130,111	159,762	284,720	1,005,153	34.6
2. Allied lines	0	6,927,477	5,611,256	1,316,221	294,658	380,652	1,230,227	45.2
3. Farmowners multiple peril	(426)	24,034,719	19,467,777	4,566,516	980,091	1,124,010	4,422,597	38.5
4. Homeowners multiple peril	(3,035)	113,361,951	91,820,722	21,538,194	6,907,223	7,480,267	20,965,150	48.7
5. Commercial multiple peril	316,933	162,947,153	132,243,910	31,020,176	47,373,774	47,132,478	31,261,472	44.5
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	0	20,685,797	16,755,495	3,930,302	1,232,526	1,324,697	3,838,131	30.0
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	0	1	(1)	0.0
13. Group accident and health	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15. Other accident and health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	1,056,404	64,165,003	53,344,169	11,877,238	37,902,624	40,934,042	8,845,820	40.9
17.1 Other liability - occurrence	406,464	43,940,586	35,933,460	8,413,590	33,433,613	30,378,904	11,468,299	49.2
17.2 Other liability - claims-made	963	32,522	27,122	6,363	192,087	121,478	76,972	25.9
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	2,152	1,579,152	1,280,856	300,448	4,083,624	4,167,300	216,772	35.9
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	49,975	108,140,652	87,634,708	20,555,919	24,106,473	23,179,821	21,482,571	62.5
19.3, 19.4 Commercial auto liability	4,305	137,385,535	111,285,787	26,104,053	52,035,209	44,608,085	33,531,177	76.6
21. Auto physical damage	(1,172)	139,554,357	113,038,080	26,515,105	3,782,093	3,544,655	26,752,543	57.7
22. Aircraft (all perils)	0	105	85	20	95	97	18	0.0
23. Fidelity	(6,493)	516,017	412,715	96,809	449,741	82,361	464,189	94.7
24. Surety	(2,142,626)	(648,120)	(2,285,204)	(505,542)	1,829,393	1,016,501	307,350	3.2
26. Burglary and theft	0	20,152	16,323	3,829	9,042	1,671	11,200	23.1
27. Boiler and machinery	0	0	0	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance - Nonproportional Assumed Property	XXX	2,202,966	1,784,403	418,563	4,580,237	4,933,525	65,275	0.9
32. Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	(316,556)	830,793,977	673,189,506	157,287,915	219,352,265	210,695,265	165,944,915	50.0
DETAILS OF WRITE-INS								
3401.	0	0	0	0	0	0	0	0.0
3402.	0	0	0	0	0	0	0	0.0
3403.	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Reported Losses				Incurred But Not Reported			8	9
Line of Business	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	0	426,736	345,656	81,080	0	414,115	335,433	159,762	54,638
2. Allied lines	0	925,450	749,615	175,835	0	625,382	506,559	294,658	43,395
3. Farmowners multiple peril	1	3,865,842	3,131,333	734,510	0	1,292,532	1,046,951	980,091	214,233
4. Homeowners multiple peril	0	28,771,838	23,305,189	5,466,649	3	7,581,964	6,141,393	6,907,223	1,047,118
5. Commercial multiple peril	712,035	146,119,977	118,933,930	27,898,082	0	102,503,641	83,027,949	47,373,774	31,911,407
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9. Inland marine	0	4,797,415	3,885,906	911,509	0	1,689,562	1,368,545	1,232,526	229,411
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	13
13. Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16. Workers' compensation	15,872,944	117,491,628	111,058,049	22,306,523	0	87,079,333	71,483,232	37,902,624	7,489,551
17.1 Other liability - occurrence	26,546	54,642,359	44,282,763	10,386,142	61,677	121,240,803	98,255,009	33,433,613	9,780,246
17.2 Other liability - claims-made	213,811	633,996	686,724	161,083	0	163,179	132,175	192,087	18,658
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	43,091	4,753,430	3,885,182	911,339	1,246,054	15,450,183	13,523,952	4,083,624	1,926,967
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	68,280	100,496,412	81,462,690	19,102,002	126	26,339,196	21,334,851	24,106,473	6,067,559
19.3, 19.4 Commercial auto liability	172,088	144,846,884	117,490,048	27,528,924	429	128,980,015	104,474,160	52,035,208	13,146,022
21. Auto physical damage	0	9,104,898	7,374,968	1,729,930	0	10,800,855	8,748,693	3,782,092	617,591
22. Aircraft (all perils)	0	500	405	95	0	0	0	95	0
23. Fidelity	15,000	930,000	765,450	179,550	20,695	1,401,365	1,151,869	449,741	108,256
24. Surety	5,012,763	444,076	4,455,709	1,001,130	2,119,222	2,505,055	3,796,014	1,829,393	1,701,311
26. Burglary and theft	0	40,896	33,126	7,770	0	6,694	5,422	9,042	388
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	XXX	3,853,497	3,121,332	732,165	XXX	20,253,013	16,404,941	4,580,237	0
32. Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	22,136,559	622,145,834	524,968,075	119,314,318	3,448,206	528,326,887	431,737,148	219,352,263	74,356,764
DETAILS OF WRITE-INS									
3401.	0	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including $ .... 0 for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	8,803	0	0	8,803
1.2 Reinsurance assumed	69,979,652	0	0	69,979,652
1.3 Reinsurance ceded	56,692,287	0	0	56,692,287
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	13,296,168	0	0	13,296,168
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	6,168,037	0	6,168,037
2.2 Reinsurance assumed excluding contingent	0	251,469,292	0	251,469,292
2.3 Reinsurance ceded excluding contingent	0	208,828,514	0	208,828,514
2.4 Contingent - direct	0	588,943	0	588,943
2.5 Contingent - reinsurance assumed	0	59,069,674	0	59,069,674
2.6 Contingent - reinsurance ceded	0	48,323,479	0	48,323,479
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)	0	60,143,953	0	60,143,953
3. Allowances to manager and agents	0	477,193	0	477,193
4. Advertising	0	583,920	0	583,920
5. Boards, bureaus and associations	434,820	1,633,300	0	2,068,120
6. Surveys and underwriting reports	0	1,470,202	0	1,470,202
7. Audit of assureds' records	0	156,286	0	156,286
8. Salary and related items:				
8.1 Salaries	11,809,609	18,058,144	446,160	30,313,913
8.2 Payroll taxes	894,734	1,331,475	27,548	2,253,757
9. Employee relations and welfare	4,118,715	6,484,754	250,784	10,854,253
10. Insurance	433	550,717	11	551,161
11. Directors' fees	0	0	0	0
12. Travel and travel items	774,721	1,050,853	9,995	1,835,569
13. Rent and rent items	1,037,632	1,851,529	27,084	2,916,245
14. Equipment	245,255	429,951	1,285	676,491
15. Cost or depreciation of EDP equipment and software	1,712,164	927,543	3,968	2,643,675
16. Printing and stationery	86,386	280,744	2,696	369,826
17. Postage, telephone and telegraph, exchange and express	338,389	801,839	32,283	1,172,511
18. Legal and auditing	100,894	765,331	47,104	913,329
19. Totals (Line 3 through Line 18)	21,553,752	36,853,781	848,918	59,256,451
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $ 9,516	0	7,100,841	0	7,100,841
20.2 Insurance department licenses and fees	0	260,111	0	260,111
20.3 Gross guaranty association assessments	0	119,071	0	119,071
20.4 All other (excluding federal and foreign income and real estate)	0	392,896	0	392,896
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	0	7,872,919	0	7,872,919
21. Real estate expenses	0	0	21,733,059	21,733,059
22. Real estate taxes	0	0	1,064,758	1,064,758
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	7,204,900	9,041,714	400,962	16,647,576
25. Total expenses incurred	42,054,820	113,912,367	24,047,697	(a) 180,014,884
26. Less unpaid expenses - current year	74,356,763	37,635,685	5,586,634	117,579,082
27. Add unpaid expenses - prior year	71,531,479	36,491,525	4,629,581	112,652,585
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	39,229,536	112,768,207	23,090,644	175,088,387
DETAILS OF WRITE-INS				
2401. Electronic data processing service	3,961,658	5,152,724	149,298	9,263,680
2402. Management fee	781,228	2,452,131	226,065	3,459,424
2403. Unallocated LAE reserve change and other ULAE	2,268,408	0	0	2,268,408
2498. Summary of remaining write-ins for Line 24 from overflow page	193,606	1,436,859	25,599	1,656,064
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	7,204,900	9,041,714	400,962	16,647,576

(a) Includes management fees of $ 3,812,428 to affiliates and $ 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 3,106,448	3,090,295
1.1	Bonds exempt from U.S. tax	(a) 1,813,339	1,774,574
1.2	Other bonds (unaffiliated)	(a) 8,738,880	9,199,478
1.3	Bonds of affiliates	(a) 0	0
2.1	Preferred stocks (unaffiliated)	(b) 0	0
2.11	Preferred stocks of affiliates	(b) 0	0
2.2	Common stocks (unaffiliated)	4,894,524	4,724,525
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 19,222,127	19,222,127
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 1,069	1,069
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	1,931,840	1,931,840
9.	Aggregate write-ins for investment income	240,896	240,896
10.	Total gross investment income	39,949,123	40,184,804
11.	Investment expenses		(g) 24,047,697
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 2,876,029
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		26,923,726
17.	Net investment income (Line 10 minus Line 16)		13,261,078
	DETAILS OF WRITE-INS		
0901.	Amortization on intercompany transactions	240,896	240,896
0902.		0	0
0903.		0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	240,896	240,896
1501.			0
1502.			0
1503.			0
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes $ 35,658 accrual of discount less $ 7,398,911 amortization of premium and less $ 471,227 paid for accrued interest on purchases.
(b) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued dividends on purchases.
(c) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(d) Includes $ 11,495,891 for company's occupancy of its own buildings; and excludes $ 0 interest on encumbrances.
(e) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(f) Includes $ 0 accrual of discount less $ 0 amortization of premium.
(g) Includes $ 0 investment expenses and $ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ 0 interest on surplus notes and $ 0 interest on capital notes.
(i) Includes $ 2,876,029 depreciation on real estate and $ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	0	0	0	0	0
1.1	Bonds exempt from U.S. tax	261,994	0	261,994	0	0
1.2	Other bonds (unaffiliated)	0	0	0	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	5,153,298	(1,151,859)	4,001,439	(3,768,721)	0
2.21	Common stocks of affiliates	0	0	0	75,969,892	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	(90,437)	(120,847)	(211,284)	0	0
5.	Contract loans	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments	0	0	0	0	0
7.	Derivative instruments	0	0	0	0	0
8.	Other invested assets	178,315	0	178,315	(1,383,381)	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	5,503,170	(1,272,706)	4,230,464	70,817,790	0
	DETAILS OF WRITE-INS					
0901.		0	0	0	0	0
0902.		0	0	0	0	0
0903.		0	0	0	0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	2,524,485	27,500	(2,496,985)
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Line 1 to Line 11)	2,524,485	27,500	(2,496,985)
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	1,822,935	1,801,386	(21,549)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	37,240	22,106	(15,134)
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	765,751	683,221	(82,530)
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	105,669	193,419	87,750
21. Furniture and equipment, including health care delivery assets	5,553,241	6,348,584	795,343
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	3,360,388	2,387,976	(972,412)
25. Aggregate write-ins for other-than-invested assets	11,842,417	9,178,690	(2,663,727)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	26,012,126	20,642,882	(5,369,244)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Line 26 and Line 27)	26,012,126	20,642,882	(5,369,244)
DETAILS OF WRITE-INS			
1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	0	0	0
2501. Prepaid pension cost	50,591,040	50,663,005	71,965
2502. Other prepaid assets	11,392,426	8,601,496	(2,790,930)
2503. Post retirement benefit asset	2,299,570	3,061,751	762,181
2598. Summary of remaining write-ins for Line 25 from overflow page	(52,440,619)	(53,147,562)	(706,943)
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	11,842,417	9,178,690	(2,663,727)

NOTES TO FINANCIAL STATEMENTS

General Notes

1. Summary of Significant Accounting Policies and Going Concern-

A. Accounting Practices

The financial statements of Ohio Farmers Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices (SAP) prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

The Company has not implemented any prescribed or permitted accounting practices by the State of Ohio that differ from those found in NAIC SAP.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	State of Domicile	12/31/2015	12/31/2014
NET INCOME			
(1) Ohio Farmers Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	Ohio	$ 21,988,236	$ 39,282,819
(2) State Prescribed Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(3) State Permitted Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(4) NAIC SAP (1-2-3=4)	Ohio	$ 21,988,236	$ 39,282,819
SURPLUS			
(5) Ohio Farmers Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	Ohio	$ 1,997,141,550	$ 1,902,449,534
(6) State Prescribed Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(7) State Permitted Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(8) NAIC SAP (5-6-7=8)	Ohio	$ 1,997,141,550	$ 1,902,449,534

B. Use of Estimates in the Preparation of the Financial Statements-

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

(1) Short-term investments are reported in the same manner as similar long-term investments per Statements of Statutory Accounting Principles (SSAP) No.2.

(2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method per SSAP No.26.

(3) Common stocks are stated at market per SSAP No. 30, except for investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more, which are carried on the equity basis per SSAP No.97.

(4) Redeemable preferred stocks, which have underlying characteristics of debt, are stated at amortized cost. Perpetual preferred stocks are stated at cost. Preferred stocks with NAIC designations 3 - 6 are stated at the lower of cost, amortized cost, or fair value in accordance with SSAP No.32.

(5) The Company does not hold any mortgage loans.

(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities. If a security has been written down due to an other-than-temporary impairment, the prospective adjustment method is used subsequent to the loss recognition in accordance with SSAP No.43R.

(7) The Company owns 100.0% of the common stock of the Westfield Insurance Company, Westfield National Insurance Company, American Select Insurance Company, and Old Guard Insurance Company. These common stocks are all carried at statutory equity of each reporting entity as described in the "Valuation of Subsidiary Controlled and Affiliated (SCA) Investments" section of the Purposes and Procedures Manual of the NAIC Investment Analysis Office and SSAP No. 97. It owns 100.0% of Westfield Bancorp, Inc., Westfield Marketing LLC, Westfield Securities, LLC, and 150 South Road, LLC, which are each measured on a GAAP equity basis as described in the Purposes and Procedures Manual and SSAP No. 97. Westfield Securities, LLC and 150 South Road, LLC are unaudited, nonadmitted assets. It owns 85.0% of the common stock of Westfield Management Company, which is recorded based on the underlying equity of the entity adjusted to a statutory accounting basis and adjusted for remaining goodwill, if any, as described in the Purposes and Procedures Manual.

(8) The Company has minor ownership interests in partnerships. Those with underlying characteristics of common stock are carried at market value per SSAP No.30. In addition, the Company has interests in two trusts which are reported as other invested assets with carry values determined in accordance with the SSAP applicable to the underlying assets. Partnership investments in private limited partnerships are recorded at cost and adjusted for the Company's proportional share of the entity's audited GAAP earnings and other equity adjustments less any distributions received per SSAP No. 48.

(9) The Company does not invest in derivative instruments.

(10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. The Company has limited exposure to asbestos and environmental claims and management believes the reserve for such claims is adequate.

(12) The Company has not modified its capitalization policy from the prior period.

(13) Pharmaceutical rebate receivables are applicable to health insurance entities. The Company does not offer health insurance policies.

D. Going Concern

Management has evaluated the Company's viability and has no doubt as to the Company's ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors-

The Company did not have any material changes in accounting principles or correction of errors during the year.

3. Business Combinations and Goodwill- Not applicable

4. Discontinued Operations-

No events or transactions occurred during the year that would give rise to discontinued operations.

5. Investments-

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company does not invest in mortgage loans. No mezzanine real estate loans are held.

B. Debt Restructuring

The Company is not a creditor for any loans that have been restructured.

C. Reverse Mortgages

The Company does not invest in reverse mortgages.

NOTES TO FINANCIAL STATEMENTS

D. Loan-Backed Securities

(1) Prepayment assumptions for single class and multi class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates. The Company used Interactive Data Corp. in determining the market value of its loan-backed securities.

(2-3) No other-than-temporary impairments have been recognized on loan-backed securities.

(4) Impaired loan-backed securities for which an other-than-temporary impairment has not been recognized as of December 31, 2015 are summarized below:

Less than 12 Months		12 Months or Longer		Total	
Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
$ 28,541,750	$ (160,109)	$ 0	$ 0	$ 28,541,750	$ (160,109)

(5) In concluding that the impairments are not other-than-temporary, the Company has considered the following general categories of information:

- Length of time and extent to which the fair value has been less than cost
- Issuer credit quality
- Industry sector considerations
- General interest rate environment
- Probability of collecting future cash flows

E. Repurchase Agreements and/or Securities Lending Transactions

The Company does not have any investments in repurchase agreements or securities lending.

F. Real Estate

(1) a. The Company impairs the value of each real estate asset classified as “held for sale” both at the time of purchase and as dictated by market conditions while held for sale. The decision to impair each asset is based on historical resale experience and current market conditions. Each real estate asset classified as “held for sale” and held at year end is re-evaluated for impairment based on current market conditions.

b. The Company determines a fair value based on market appraisals, adjusted for average selling costs, and market conditions. The Company recorded the following impairment total during 2015.

Parcel	Description			Fair Value	Impairment
698	DWELLING & LAND	RITTMAN	OH	$ 142,658	$ 12,405
699	DWELLING & LAND	MAUMEE	OH	270,306	23,505
700	DWELLING & LAND	JEFFERSON	MA	456,472	39,693
701	DWELLING & LAND	JAMESTOWN	NC	167,736	14,586
704	DWELLING & LAND	MASON	OH	352,570	30,658
				Total	$ 120,847

c. The aggregate impairment loss is reported under the Statement of Income, line 10, “Net realized capital gains (losses) less capital gains tax”.

(2) a. The Company routinely purchases real estate as part of a qualifying employee relocation program with the intent to resell the asset on the open market within one (1) year. The Company recorded the following relocation related real estate sale transactions during 2015.

Parcel	Description			Disposal Date	Realized Profit (Loss) on Sale
694	DWELLING & LAND	PINGREE GROVE	IL	04/23/2015	$ (20,534)
698	DWELLING & LAND	RITTMAN	OH	08/19/2015	$ (19,950)
699	DWELLING & LAND	MAUMEE	OH	10/19/2015	$ (33,092)
700	DWELLING & LAND	JEFFERSON	MA	12/17/2015	$ (101,993)
701	DWELLING & LAND	JAMESTOWN	NC	12/17/2015	$ (22,259)
				Total	$ (197,828)

b. The aggregate gain/(loss) is reported under the Statement of Income, line 10, “Net realized capital gains (losses) less capital gains tax”.

(3) Changes to Plan of Sale- Not applicable

(4) Retail Land Sales Operations- Not applicable

(5) Real Estate Investments with Participating Mortgage Loan Features- Not applicable

G. Investments in low-income housing tax credits (LIHTC)

The Company does not invest in any low income housing which qualifies for tax credits.

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

	Gross Restricted								Percentage	
	Current Year					6	7	8	9	10
	1	2	3	4	5					
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0.00%	0.00%
b. Collateral held under security lending agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0.00%	0.00%
g. Placed under option contracts	0	0	0	0	0	0	0	0	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	0	0	0	0	0	0	0	0	0.00%	0.00%
i. FHLB capital stock	0	0	0	0	0	0	0	0	0.00%	0.00%
j. On deposit with states	6,059,941	0	0	0	6,059,941	6,045,334	14,607	6,059,941	0.22%	0.22%
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0	0	0.00%	0.00%
m. Pledged as collateral not captured in other categories	7,746,881	0	0	0	7,746,881	7,837,258	(90,377)	7,746,881	0.28%	0.29%
n. Other restricted assets	0	0	0	0	0	0	0	0	0.00%	0.00%
o. Total Restricted Assets	$ 13,806,822	$ 0	$ 0	$ 0	$ 13,806,822	$ 13,882,592	$ (75,770)	$ 13,806,822	0.50%	0.51%

(a) Subset of column 1
(b) Subset of column 3

NOTES TO FINANCIAL STATEMENTS

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
Description of Assets	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
United States Treas Bd 6.750% 08/15/2026 912810EX2	$ 7,746,881	$ 0	$ 0	$ 0	$ 7,746,881	$ 7,837,258	$ (90,377)	$ 7,746,881	0.28%	0.29%
Total	$ 7,746,881	$ 0	$ 0	$ 0	$ 7,746,881	$ 7,837,258	$ (90,377)	$ 7,746,881	0.28%	0.29%

(a) Subset of column 1
(b) Subset of column 3

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) - Not applicable

I. Working Capital Finance Investments
The Company does not hold any working capital finance investments.

J. Offsetting and Netting of Assets and Liabilities
The Company does not hold any investments involving offsetting and netting of assets and liabilities.

K. Structured Notes
The Company does not hold any structured notes.

6. Joint Ventures, Partnerships and Limited Liability Companies-
A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement period.

7. Investment Income-
The Company did not exclude any due and accrued income from surplus.

8. Derivative Instruments-
The Company does not hold derivative instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes-

A The components of the net deferred tax assets / (liability) for the current reporting period are as follows:

1

	12/31/2015 (1) Ordinary	12/31/2015 (2) Capital	12/31/2015 (3) (Col 1 + 2) Total
(a) Gross deferred tax assets	$ 85,495,985	$ 8,499,963	$ 93,995,948
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	85,495,985	8,499,963	93,995,948
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	85,495,985	8,499,963	93,995,948
(f) Deferred tax liabilities	19,984,632	29,963,221	49,947,853
(g) Net admitted deferred tax asset / (Net admitted deferred tax liability) (1e-1f)	$ 65,511,353	$ (21,463,258)	$ 44,048,095

	12/31/2014 (4) Ordinary	12/31/2014 (5) Capital	12/31/2014 (6) (Col 4 + 5) Total
(a) Gross deferred tax assets	$ 89,307,899	$ 8,595,933	$ 97,903,832
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	89,307,899	8,595,933	97,903,832
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	89,307,899	8,595,933	97,903,832
(f) Deferred tax liabilities	20,459,490	31,434,813	51,894,303
(g) Net admitted deferred tax asset / (Net admitted deferred tax liability) (1e-1f)	$ 68,848,409	$ (22,838,880)	$ 46,009,529

	Change (7) (Col 1 - 4) Ordinary	Change (8) (Col 2 - 5) Capital	Change (9) (Col 7 + 8) Total
(a) Gross deferred tax assets	$ (3,811,914)	$ (95,970)	$ (3,907,884)
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	(3,811,914)	(95,970)	(3,907,884)
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	(3,811,914)	(95,970)	(3,907,884)
(f) Deferred tax liabilities	(474,858)	(1,471,592)	(1,946,450)
(g) Net admitted deferred tax asset / (Net admitted deferred tax liability) (1e-1f)	$ (3,337,056)	$ 1,375,622	$ (1,961,434)

2 Admission calculation components SSAP No. 101:

	12/31/2015 (1) Ordinary	12/31/2015 (2) Capital	12/31/2015 (3) (Col 1 + 2) Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ 9,782,998	$ 3,942,137	$ 13,725,135
(b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	29,643,334	1,055,734	30,699,068
1 Adjusted gross DTA expected to be realized following BS date	29,643,334	1,055,734	30,699,068
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	292,505,100
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	46,069,653	3,502,092	49,571,745
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	$ 85,495,985	$ 8,499,963	$ 93,995,948

	12/31/2014 (4) Ordinary	12/31/2014 (5) Capital	12/31/2014 (6) (Col 4 + 5) Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ 14,752,954	$ 4,620,024	$ 19,372,978
(b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	12,396,562	0	12,396,562
1 Adjusted gross DTA expected to be realized following BS date	12,396,562	0	12,396,562
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	276,288,752
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	62,158,383	3,975,909	66,134,292
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	$ 89,307,899	$ 8,595,933	$ 97,903,832

	Change (7) (Col 1 - 4) Ordinary	Change (8) (Col 2 - 5) Capital	Change (9) (Col 7 + 8) Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ (4,969,956)	$ (677,887)	$ (5,647,843)
(b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	17,246,772	1,055,734	18,302,506
1 Adjusted gross DTA expected to be realized following BS date	17,246,772	1,055,734	18,302,506
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	16,216,348
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	(16,088,730)	(473,817)	(16,562,547)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(b)+2(c))	$ (3,811,914)	$ (95,970)	$ (3,907,884)

NOTES TO FINANCIAL STATEMENTS

3

		2015	2014
(a)	Ratio percentage used to determine recovery period and threshold limitation amount	884.8%	851.9%
(b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2 (b) 2 above	$ 1,950,034,001	$ 1,841,925,014

4 Impact of tax planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

		12/31/2015		
		(1) Ordinary Percent	(2) Capital Percent	(3) (Col 1 + 2) Total Percent
1	Adjusted gross DTAs amounts from note 9A1 (c)	$ 85,495,985	$ 8,499,963	$ 93,995,948
2	Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	30.5%	0.0%	30.5%
3	Net admitted adjusted gross DTAs amount from note 9A1 (e)	$ 85,495,985	$ 8,499,963	$ 93,995,948
4	Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	30.5%	0.0%	30.5%

		12/31/2014		
		(4) Ordinary Percent	(5) Capital Percent	(6) (Col 4 + 5) Total Percent
1	Adjusted gross DTAs amounts from note 9A1 (c)	$ 89,307,899	$ 8,595,933	$ 97,903,832
2	Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	46.7%	0.0%	46.7%
3	Net admitted adjusted gross DTAs amount from note 9A1 (e)	$ 89,307,899	$ 8,595,933	$ 97,903,832
4	Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	46.7%	0.0%	46.7%

		Change		
		(7) (Col 1 - 4) Ordinary Percent	(8) (Col 2 - 5) Capital Percent	(9) (Col 7 + 8) Total Percent
1	Adjusted gross DTAs amounts from note 9A1 (c)	$ (3,811,914)	$ (95,970)	$ (3,907,884)
2	Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	(16.2%)	0.0%	(16.2%)
3	Net admitted adjusted gross DTAs amount from note 9A1 (e)	$ (3,811,914)	$ (95,970)	$ (3,907,884)
4	Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	(16.2%)	0.0%	(16.2%)

(b) Does the Company's tax planning strategies include the use of reinsurance? Yes ______ No ___X___

B Deferred tax liabilities that are not recognized:

There are no temporary differences for which deferred tax liabilities are not recognized.

C

1	Current income taxes incurred consist of the following major components:	(1) 12/31/2015	(2) 12/31/2014	(Col 1 - 2) Change
(a)	Federal	$ 6,568,079	$ 5,694,501	$ 873,578
(b)	Foreign	0	0	0
(c)	Subtotal	6,568,079	5,694,501	873,578
(d)	Federal income tax on net capital gain	(1,480,662)	(1,237,252)	(243,410)
(e)	Utilization of capital loss carryforward	0	0	0
(f)	Other	(1,051,176)	(610,824)	(440,352)
(g)	Federal and foreign income taxes incurred	$ 4,036,241	$ 3,846,425	$ 189,816

2 The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	Deferred tax assets:	(1) 12/31/2015	(2) 12/31/2014	(Col 1 - 2) Change
(a)	Ordinary deferred tax assets:			
1	Discounting of Unpaid Losses	$ 11,029,859	$ 11,939,522	$ (909,663)
2	Unearned premium reserve	12,008,067	11,974,201	33,866
3	Investments	0	0	0
4	Guarantee fund accrual	2,468,362	2,473,865	(5,503)
5	Salvage and subrogation	4,254,025	4,310,602	(56,577)
6	Fixed assets	0	102,163	(102,163)
7	Compensation and Benefits Accrual	199,768	340,496	(140,728)
8	Pension accrual	55,022,982	57,727,997	(2,705,015)
9	Other assets (including item <5% of total)	512,922	439,053	73,869
	(99) Subtotal	85,495,985	89,307,899	(3,811,914)
(b)	Statutory valuation allowance adjustment	0	0	0
(c)	Nonadmitted ordinary deferred tax assets	0	0	0
(d)	Admitted ordinary deferred tax assets (2a99-2b-2c)	85,495,985	89,307,899	(3,811,914)
(e)	Capital deferred tax assets:			
1	Investments	8,152,796	8,134,708	18,088
2	Net capital loss carryforward	0	0	0
3	Fixed assets	0	0	0
4	Other assets (including item <5% of total)	347,167	461,225	(114,058)
	(99) Subtotal	8,499,963	8,595,933	(95,970)
(f)	Statutory valuation allowance adjustment	0	0	0
(g)	Nonadmitted capital deferred tax assets	0	0	0
(h)	Admitted capital deferred tax assets (2e99 - 2f - 2g)	8,499,963	8,595,933	(95,970)
(i)	Admitted deferred tax assets (2d + 2h)	$ 93,995,948	$ 97,903,832	$ (3,907,884)

NOTES TO FINANCIAL STATEMENTS

3 Deferred tax liabilities:

(a) Ordinary deferred tax liabilities			
1 Investments	$ 70,408	$ 129,907	$ (59,499)
2 Fixed assets	2,051,116	2,187,676	(136,560)
3 Deferred and uncollected premiums	0	0	0
4 Deferred compensation	0	0	0
5 Other liabilities (including item <5% of total)	17,863,108	18,141,907	(278,799)
(99) Subtotal	19,984,632	20,459,490	(474,858)
(b) Capital deferred tax liabilities			
1 Unrealized gain / (losses)	23,870,537	25,888,845	(2,018,308)
2 Investments	6,092,684	5,545,968	546,716
3 Real estate	0	0	0
4 Other liabilities (including item <5% of total)	0	0	0
(99) Subtotal	29,963,221	31,434,813	(1,471,592)
(c) Deferred tax liabilities (3a99 + 3b99)	$ 49,947,853	$ 51,894,303	$ (1,946,450)
4 Net admitted deferred tax asset / (liability) (2i - 3c)	$ 44,048,095	$ 46,009,529	$ (1,961,434)

5 The change in deferred income taxes reported in surplus before consideration of nonadmitted assets is comprised of the following components:

	12/31/2015	12/31/2014	Change
Net deferred tax asset (liability)	$ 44,048,095	$ 46,009,529	$ (1,961,434)
Tax-effect of unrealized retirement costs	54,502,162	57,727,996	(3,225,834)
Tax-effect of unrealized gains and losses	(23,870,537)	(25,888,845)	2,018,308
Net tax effect without unrealized gains and losses	$ 13,416,470	$ 14,170,378	$ (753,908)
Change in deferred income tax			$ (753,908)

D The Company's income tax incurred and change in deferred income tax differs from the amount obtained by applying the federal statutory rate of 35% to income before income taxes as follows:

		12/31/2015	12/31/2014
1	Income taxes incurred, gross of capital gains tax (benefit)	$ 5,516,903	$ 5,083,676
2	Change in deferred income tax (without tax on unrealized gains and losses)	753,908	1,395,322
3	Total income tax reported	$ 6,270,811	$ 6,478,998
4	Statutory income before taxes, gross of capital gains tax (benefit)	27,505,139	44,366,496
		35%	35%
5	Expected income tax expense (benefit) at 35% statutory rate	9,626,799	15,528,274
6	Increase (decrease) in actual tax reported resulting from:		
	a. Dividend received deduction	$ (1,050,114)	$ (7,936,449)
	b. Nondeductible expenses for meals, penalties, and lobbying	110,033	112,897
	c. Tax exempt income	(725,892)	(758,322)
	d. Prior period adjustment	(131,584)	(126,897)
	e. Deferred tax benefit (expense) on nonadmitted assets	114,058	89,994
	f. Deferred tax benefit (expense) on retirement liability	0	0
	g. Appreciation on donated property	(1,749,199)	(618,659)
	h. IRC 832 (b) (5) adjustment	266,401	254,216
	i. Other	(189,690)	(66,056)
7	Total federal income tax reported	$ 6,270,812	$ 6,478,998

E Operating loss carryforward

1 As of the end of the current period, there are no operating loss or tax credit carryforwards available for tax purposes.

2 The amount of federal income taxes incurred that are available for recoupment in the event of future net losses are:

	Ordinary	Capital	Total
2015	$ 5,087,417	$ 1,480,662	$ 6,568,079
2014	$ 4,695,581	$ 461,750	$ 5,157,331
2013	$ 0	$ 1,999,724	$ 1,999,724

3 The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F Consolidated Federal Income Tax Return

1 The Company's federal income tax return is consolidated with its affiliates. Ohio Farmers Insurance Company (OFIC) is the parent company of the consolidated return. The following subsidiaries will be included in the consolidated federal income tax return:

Westfield Insurance Company	Westfield Services, Inc.
Westfield National Insurance Company	Westfield Bancorp, Inc.
American Select Insurance Company	Westfield Bank, FSB
Old Guard Insurance Company	Westfield Credit Corp.
Westfield Management Company	

2 Each company in the consolidation has agreed to share any tax or recovery of tax based on their individual taxable income or loss. Each company's current taxable income or loss will be adjusted by any prior taxable income or loss which can be carried forward to the current year.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties-

A. The Company is not directly or indirectly owned or controlled by any other company, corporation, groups of companies, partnerships nor individuals.

B. On December 29, 2015, the Company received a return of capital from its affiliate, Westfield Marketing LLC in the amount of $500,000.

On December 30, 2015, the Company received a return of capital from 150 South Road, LLC in the amount of $5,000,000.

The Company made additional capital contributions to 150 South Road, LLC as follows:

August 18, 2015 2,000,000 units at $1 per unit
September 9, 2014 5,000,000 units at $1 per unit
February 25, 2014 585,000 units at $1 per unit

NOTES TO FINANCIAL STATEMENTS

On June 29, 2015, the Company made an additional investment in the common stock of its majority owned affiliate, Westfield Management Company. Ten (10) shares were purchased in the amount of $10,000, increasing the total number of shares owned by the Company from 142 to 152 as of that date.

Westfield Bancorp, Inc., a direct non-insurance subsidiary of the Company, purchased through its affiliate, Westfield Bank, FSB, 100% of the outstanding stock of Valley Savings Bank for $1,932 per share. The transaction was completed and effective on September 12, 2014.

On September 9, 2014, the Company made a capital contribution to Westfield Bancorp, Inc. in the amount of $12,750,000.

On September 8, 2014, the Company received a common stock dividend distribution from its subsidiary, Westfield Insurance Company, in the amount of $20,000,000.

C. The Company has made no changes in methods of establishing terms.

D. Affiliated Balances due to and from OFIC at 12/31/2015 and 12/31/2014 respectively were:

	12/31/2015	12/31/2014
Westfield Insurance Company	$ 991,129	$ 0
Westfield National Insurance Company	0	458,953
Westfield Services, Inc.*	109,530	163,557
150 South Road, LLC*	228,015	2,165
OFIC VEBA Trust*	2,525,223	2,138,861
OFIC Pension and/or VEBA Trust*	215,146	215,311
Affiliated Receivable	$ 4,069,043	$ 2,978,847
Westfield Insurance Company	$ 0	$ 6,046,751
Westfield National Insurance Company	1,922,753	0
American Select Insurance Company	739,370	344,179
Old Guard Insurance Company	1,305,440	627,079
Westfield Management Company*	12,174,942	10,728,612
Affiliated Payable	$ 16,142,505	$ 17,746,621

*Westfield Services, Inc., 150 South Road, LLC, OFIC VEBA Trust, OFIC Pension and/or VEBA Trust, and Westfield Management Company are not part of the intercompany pooling arrangement.

Every ninety (90) days the affiliated balances are reviewed and settled in either cash or the transfer of securities.

E. Guarantees or Undertakings, Written or Otherwise
The Company has given commitments to affiliated companies. The details of these commitments are described in Note 14 A-1.

F. The Company does not have any management or non-GAAP cost sharing arrangements with any affiliated insurers. The Company does have an agreement with its non-insurance affiliate, Westfield Management Company, to provide executive management services to the Company and its subsidiaries in accordance with SSAP No.70.

G. The Company is not directly or indirectly owned or controlled by any other company, corporation, groups of companies, partnerships, nor individuals.

H. The Company holds no shares of an upstream parent.

I. The Company owns 100.0% of Westfield Insurance Company, an Insurance SCA, whose carrying value is based on the underlying equity per SSAP No. 97. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. There are no differences between the underlying statutory equity and the carrying value. The Company's investment in Westfield Insurance Company accounts for 40.4% of the Company's admitted assets.

Summary of Financial Information for Westfield Insurance Company

Assets	$	2,594,426,897
Liabilities	$	1,501,987,883
Surplus	$	1,092,439,014
Net Income	$	70,850,719

The Company owns 100.0% of Westfield National Insurance Company, an Insurance SCA, whose carrying value is based on the underlying equity per SSAP No. 97. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. There are no differences between the underlying statutory equity and the carrying value. The Company's investment in Westfield National Insurance Company accounts for 10.1% of the Company's admitted assets.

Summary of Financial Information for Westfield National Insurance Company

Assets	$	613,374,975
Liabilities	$	340,612,524
Surplus	$	272,762,451
Net Income	$	16,467,959

J. The Company did not recognize any impairment write-down for its investments in Subsidiary, Controlled or Affiliated Companies during the statement period.

K. The Company has no investment in a foreign insurance subsidiary.

L. The Company does not hold an investment in a downstream non-insurance holding company.

M. SCA Investments

		Current Year			Prior Year					
CUSIP Identification	Description Name of Subsidiary, Controlled, or Affiliated Company	Gross Asset Amount (Balance Sheet column 1)	Nonadmitted Asset Amount (Balance Sheet column 2)	Net Admitted Asset Amount (Balance Sheet column 3)	Net Admitted Asset Amount (Balance Sheet column 4)	Date of Filing to NAIC	Type of NAIC Filing (Sub-1, Sub-2, or Resubmission of Disallowed Filing)	NAIC Response Received (yes/no)	NAIC Valuation (Amount)	NAIC Disallowed Entity's Valuation Method, Resubmission Required (yes/no)
96012*-10-4	Westfield Bancorp	87,799,441	-	87,799,441	79,415,067	12/31/2014	Sub-2	yes	79,415,067	no
96011#-10-1	Westfield Management	1,766,427	-	1,766,427	1,758,731	12/31/2014	Sub-2	yes	1,758,731	no

N. Insurance SCA Investments
The Company has no investment in an insurance SCA for which the audited statutory equity reflects a departure from the NAIC statutory accounting practices and procedures.

11. Debt-
A. Holding Company Obligations- Not applicable

B. Federal Home Loan Bank Agreements (FHLB) - Not applicable

NOTES TO FINANCIAL STATEMENTS

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans-

A. Defined Benefit Pension Plan and Postretirement (Other) Benefit Plans

The Company sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 2015, there was accrued, in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization, amounts representing the present value of future benefit obligations.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans is as follows at December 31, 2015 and 2014:

(1) Change in benefit obligation

a. Pension Benefits

	Overfunded 2015	Overfunded 2014	Underfunded 2015	Underfunded 2014
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 402,180,271	$ 312,568,278
2. Service cost	0	0	13,375,654	10,083,138
3. Interest cost	0	0	17,605,281	16,423,223
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	(27,705,280)	75,075,327
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(12,380,504)	(11,969,695)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 393,075,422	$ 402,180,271

b. Postretirement Benefits

	Overfunded 2015	Overfunded 2014	Underfunded 2015	Underfunded 2014
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 41,474,321	$ 34,906,398
2. Service cost	0	0	926,940	802,929
3. Interest cost	0	0	1,732,127	1,799,740
4. Contribution by plan participants	0	0	1,433,849	1,486,208
5. Actuarial (gain) loss	0	0	(2,685,245)	5,956,033
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(3,660,834)	(3,476,987)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 39,221,158	$ 41,474,321

c. Nonqualified Benefits

	Overfunded 2015	Overfunded 2014	Underfunded 2015	Underfunded 2014
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 74,198,334	$ 60,722,989
2. Service cost	0	0	14,104,622	2,013,834
3. Interest cost	0	0	3,660,110	3,088,909
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	(3,501,056)	12,742,809
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(4,463,422)	(4,370,207)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 83,998,588	$ 74,198,334

(2) Change in plan assets

	Pension Benefits 2015	Pension Benefits 2014	Postretirement Benefits 2015	Postretirement Benefits 2014	Nonqualified Benefits 2015	Nonqualified Benefits 2014
a. Fair value of plan assets at beginning of year	$ 327,296,652	$ 298,150,100	$ 31,109,814	$ 30,496,366	$ 0	$ 0
b. Actual return on plan assets	(4,542,473)	29,716,247	(125,766)	2,814,491	0	0
c. Foreign currency exchange rate changes	0	0	0	0	0	0
d. Reporting entity contribution	12,100,000	11,400,000	165,245	132,128	4,463,422	4,370,207
e. Plan participants' contributions	0	0	1,433,849	1,486,208	0	0
f. Benefits paid	(12,380,504)	(11,969,695)	(3,960,834)	(3,819,379)	(4,463,422)	(4,370,207)
g. Business combinations, divestitures, and settlements	0	0	0	0	0	0
h. Fair value of plan assets at end of year	$ 322,473,675	$ 327,296,652	$ 28,622,308	$ 31,109,814	$ 0	$ 0

(3) Funded status

	Pension Benefits 2015	Pension Benefits 2014	Postretirement Benefits 2015	Postretirement Benefits 2014	Nonqualified Benefits 2015	Nonqualified Benefits 2014
Overfunded:						
a. Assets (nonadmitted)						
1. Prepaid benefit costs	$ 50,591,040	$ 50,663,005	$ 2,299,571	$ 3,061,752	$ 0	$ 0
2. Overfunded plan assets	(50,591,040)	(50,663,005)	(2,299,571)	(3,061,752)	0	0
3. Total assets (nonadmitted)	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
Underfunded:						
b. Liabilities recognized						
1. Accrued benefit costs	$ 0	$ 0	$ 0	$ 0	$ 61,655,671	$ 46,253,100
2. Liability for benefits	70,601,747	74,883,619	9,885,189	8,383,523	22,342,917	27,945,234
3. Total liabilities recognized	$ 70,601,747	$ 74,883,619	$ 9,885,189	$ 8,383,523	$ 83,998,588	$ 74,198,334
c. Unrecognized liabilities	$ 0	$ 0	$ 713,661	$ 1,980,984	$ 0	$ 0

(4) Components of net periodic benefit cost

	Pension Benefits 2015	Pension Benefits 2014	Postretirement Benefits 2015	Postretirement Benefits 2014	Nonqualified Benefits 2015	Nonqualified Benefits 2014
a. Service cost	$ 13,375,654	$ 10,083,138	$ 926,940	$ 802,929	$ 14,104,622	$ 2,013,834
b. Interest cost	17,605,281	16,423,223	1,732,127	1,799,740	3,660,110	3,088,909
c. Expected return on plan assets	(27,904,296)	(25,191,700)	(2,399,864)	(2,348,063)	0	0
d. Transition asset or obligation	0	0	0	0	0	0
e. Gains and losses	8,252,309	2,489,491	286,381	0	1,489,251	513,603
f. Prior service cost or credit	843,017	2,812,961	188,658	384,349	612,010	612,010
g. Gain or loss recognized due to a settlement or curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	$ 12,171,965	$ 6,617,113	$ 734,242	$ 638,955	$ 19,865,993	$ 6,228,356

(5) Amounts in unassigned (funds) surplus recognized as components of net periodic benefit cost

	Pension Benefits 2015	Pension Benefits 2014	Postretirement Benefits 2015	Postretirement Benefits 2014	Nonqualified Benefits 2015	Nonqualified Benefits 2014
a. Items not yet recognized as a component of net periodic cost - prior year	$ (125,546,624)	$ (60,298,296)	$ (13,426,259)	$ (8,358,681)	$ (27,945,234)	$ (16,328,038)
b. Net transition asset or obligation recognized	0	0	0	0	0	0
c. Net prior service cost or credit arising during the year	0	0	0	0	0	0
d. Net prior service cost or credit recognized	843,017	2,812,961	188,658	384,349	612,010	612,010
e. Net gain or loss arising during the year	(4,741,489)	(70,550,780)	52,799	(5,451,927)	3,501,056	(12,742,809)
f. Net gain or loss recognized	8,252,309	2,489,491	286,381	0	1,489,251	513,603
g. Items not yet recognized as a component of net periodic cost - current year	$ (121,192,787)	$ (125,546,624)	$ (12,898,421)	$ (13,426,259)	$ (22,342,917)	$ (27,945,234)

NOTES TO FINANCIAL STATEMENTS

(6) Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2016	2015	2016	2015	2016	2015
a. Net transition asset or obligation	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
b. Net prior service cost or credit	541,067	843,017	343,646	188,658	612,010	612,010
c. Net recognized gains and losses	7,577,466	7,732,702	294,302	300,386	802,739	1,327,374

(7) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2015	2014	2015	2014	2015	2014
a. Net transition asset or obligation	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
b. Net prior service cost or credit	2,051,415	2,894,432	5,388,972	5,577,630	5,187,250	5,799,260
c. Net recognized gains and losses	119,141,372	122,652,192	7,509,449	7,848,629	17,155,667	22,145,974
d. Total amounts in unassigned funds (surplus)	$ 121,192,787	$ 125,546,624	$ 12,898,421	$ 13,426,259	$ 22,342,917	$ 27,945,234

(8) Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2015	2014	2015	2014	2015	2014
a. Weighted-average discount rate	4.25%	5.13%	4.22%	5.06%	4.17%	4.93%
b. Expected long-term rate of return on plan assets	8.45%	8.375%	8.00%	8.00%	NA	NA
c. Rate of compensation increase	3.50%	3.00%**	NA	NA	3.50%	3.00%**
Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:						
d. Weighted average discount rate	4.66%	4.25%	4.62%	4.22%	4.55%	4.17%
e. Rate of compensation increase*	3.00%	3.50%	NA	NA	3.00%	3.50%

* Rate of compensation increase assumed to be 3.5% for 2015 and 3.0% for 2016+.
** Rate of compensation increase assumed to be 3.0% for 2014-2015 and 3.5% for 2016+.

For measurement purposes, a 6.75% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2015 (7.00% for 2014). The rate is assumed to decrease to 6.50% for 2016, then decrease gradually to 5.00% for 2022, and remain at that level thereafter.

The measurement date (annual valuation) used to determine other postretirement benefit measurements for postretirement benefit plans that make up at least the majority of plan assets and benefit obligation is December 31 (based on January 1 participant data). The fair market value of assets is measured and updated as of December 31.

(9) The amount of the accumulated benefit obligation for the defined benefit Pension Plan was $348,893,992 for 2015 and $356,695,802 for 2014. The amount of the accumulated benefit obligation for the Nonqualified Plan was $79,759,914 for 2015 and $69,786,836 for 2014.

(10) In addition to pension benefits, the Company and its subsidiaries provide certain health care and life insurance benefits for retired employees and their eligible dependents via the Ohio Farmers Insurance Company Group Health Benefit Plan and Ohio Farmers Insurance Company Group Life Insurance Plan (Postretirement Benefit Plans). Employees who meet the requirements for retirement and other eligibility prerequisites are eligible for these benefits. The Company's future obligation for annual medical and dental costs is generally limited to between $1,500 and $6,500 per covered individual based on age and years of service. New employees hired on January 1, 2002 or after are not eligible for the postretirement benefits under the OFIC Group Health Benefit Plan.

The OFIC Group Life Plan provides a flat $15,000 postretirement life insurance benefit for all current and future retirees. The cost of postretirement benefits is accrued during the years after retirement eligibility occurs.

The Company also sponsors a nonqualified Supplemental Executive Retirement Plan (SERP) and Supplemental Executive Retirement Compensation Plan (SERC). The SERP and SERC, which are unfunded, provide benefits to eligible senior leadership positions based on average earnings, years of service, and age at retirement.

(11) Due to the caps in the Company's postretirement health care plan, assumed health care cost trend rates have a limited effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates, including the effects of Medicare Part D subsidies, would have the following effects:

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service cost and interest cost components	$ (12,514)	$ 10,175
b. Effect on postretirement benefit obligation	$ (245,135)	$ 213,133

(12) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

Year (s)	Pension	Postretirement	Nonqualified	Total
a. 2016	$ 14,089,682	$ 2,301,927	$ 5,396,054	$ 21,787,663
b. 2017	15,028,228	2,293,698	5,347,431	22,669,357
c. 2018	15,965,928	2,272,118	5,307,098	23,545,144
d. 2019	16,929,408	2,255,787	5,274,201	24,459,396
e. 2020	17,899,871	2,254,028	5,238,409	25,392,308
f. 2021 through 2025	104,499,323	10,806,973	25,633,046	140,939,342

(13) The Company may not have any regulatory pension plan contribution requirements for 2016; however, the Company currently intends to make a voluntary contribution of approximately $12,900,000 to the defined benefit pension plan with reference to the Company's contribution funding guidelines.

The Company contribution funding guidelines address the contribution and funding limitations as adjusted by the Pension Protection Act 0f 2006. The guidelines provide that the Company will generally contribute an amount equal to the value of benefits earned each year regardless of whether or not a minimum contribution is required with an option to not fund in years where a minimum contribution is not projected during the subsequent five (5) years. Minimum required contributions will always be funded. Contributions are at the final discretion of the Benefits Administrative Committee (BAC).

Additionally, the Company's postretirement health care plan is contributory, with participants' contributions adjusted annually; the life insurance plan is non-contributory.

(14) Securities, Insurance Contracts, and other Employer Transactions - Not applicable.

(15) Prior service cost is amortized on a straight-line basis over participants' average future service, not on a weighted-average basis.

(16) Substantive commitment used as basis for accounting for the benefit obligation - Not applicable.

(17) Cost of providing special or contractual termination benefits recognized during the period - Not applicable.

(18) Explanation of significant change in the benefit obligation or plan assets not otherwise apparent - Not applicable.

(19) The amount and timing of plan assets expected to be returned in the next twelve months: None

NOTES TO FINANCIAL STATEMENTS

(20) The following provides the status of the Company's pension and postretirement plans as of December 31, 2012 and at the transition date, January 1, 2013:

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	12/31/2012	1/1/2013	12/31/2012	1/1/2013	12/31/2012	1/1/2013
Accumulated Benefit Obligation	$ (295,144,322)	$ (297,581,648)	$ 0	$ 0	$ (59,077,576)	$ (59,077,576)
Projected Benefit Obligation	(335,430,908)	(335,430,908)	(27,572,255)	(27,572,255)	(59,077,576)	(59,077,576)
Plus: Non-vested liability	0	(4,265,542)	0	(12,987,136)	0	0
Total Projected Benefit Obligation	(335,430,908)	(339,696,450)	(27,572,255)	(40,559,391)	(59,077,576)	(59,077,576)
Plan assets at fair value	262,328,515	262,328,515	28,414,149	28,414,149	0	0
Funded status	(73,102,393)	(77,367,935)	841,894	(12,145,242)	(59,077,576)	(59,077,576)
Additional minimum liability	(32,815,807)	0	0	0	(15,038,563)	0
Prior service cost (credit)	4,441,508	0	(6,607,330)	0	587,585	0
Unrecognized losses (gains)	119,774,393	0	11,395,891	0	14,450,978	0
Total unrecognized items	$ 124,215,901	$ 0	$ 4,788,561	$ 0	$ 15,038,563	$ 0
Unrecognized remaining transition liability	0	(42,114,802)	0	(10,930,718)	0	0
Overfunded plan assets (liability for benefits)	51,113,508	(35,253,133)	5,630,455	(1,214,524)	(44,039,013)	(59,077,576)
		$ (77,367,935)		$ (12,145,242)		$ (59,077,576)

(21) On January 1, 2013, the Company adopted SSAP No. 92, Accounting for Postretirement Benefits Other Than Pensions - A Replacement of SSAP No. 14 and SSAP No. 102, Accounting for Pensions - A Replacement of SSAP No. 89. The standards require insurers to recognize the overfunded or underfunded status of a defined benefit postretirement plan as an asset or liability and include non-vested employees in determining the plan obligations. In addition, a sponsor's fiscal year end will be used as the measurement date for estimating the fair value of postretirement benefit assets and liabilities. The guidance contains a transition provision that gives insurers the option to recognize the initial impact to surplus over a period not to exceed 10 years. The Company elected the transition option and estimated a surplus decrease of $36.9 million, net of tax, and initially estimated it to be recognized over the next 5 years. This election was made at the date of transition and the following transition liability was reflected as a reduction in surplus during the 1st, 2nd and 3rd quarters of 2013:

Minimum Transition Liability - greater of:	Pension	Postretirement	Nonqualified	Total
-10% of calculated surplus impact	$ 7,736,794	$ 1,214,524	$ 5,907,758	
- Annual amortization of unrecognized items	10,886,610	1,078,498	1,529,241	
- Difference between ABO and accrued benefits	35,253,133	N/A	15,038,563	
Minimum Transition Liability at 1/1/2013	$ 35,253,133	$ 1,214,524	$ 15,038,563	$ 51,506,220
Additional min. liability recognized in surplus at 12/31/2012				(47,854,370)
Surplus decrease at 1/1/2013				$ 3,651,850
Tax impact				(1,278,148)
Net surplus decrease at 1/1/2013				$ 2,373,702

The remaining aggregate transition liability, which reduces surplus in future periods, is shown below:

Recognized Surplus Impact at Transition & Unrecognized remaining transition liability	Total Gross	Tax Impact	Net	Post Service Cost	Post Service Cost - Non vested	Unrealized Losses
Total transition liability, 1/1/2013	$ 161,295,703	$ (56,453,496)	$ 104,842,207	$ (1,578,237)	$ 17,252,678	$ 145,621,262
Nonadmitted prepaid benefit cost at 12/31/2012	(56,743,963)	19,860,387	(36,883,576)			
Amount recognized in surplus, 1/1/2013	(51,506,220)	18,027,177	(33,479,043)			
Unrecognized transition liability at 1/1/2013	$ 53,045,520	$ (18,565,932)	$ 34,479,588			

Net surplus decrease at 1/1/2013	$ 2,373,702
Unrecognized remaining transition liability at 1/1/2013	34,479,588
Total surplus impact, net of tax, of adoption SSAP No. 92 & 102	$ 36,853,290

In accordance with SSAP No. 92 and 102, management revised its estimate of the recognition of the transition liability. Based on the actuarial information, the Company estimates that the unrecorded transition liability at 12/31/2015 will be fully recognized in 2016. Below is a recap of the transition liability activity:

	Pension	Postretirement	Nonqualified	Total
Transition liability at 1/1/2013	$ 128,481,443	$ 17,775,697	$ 15,038,563	$ 161,295,703
Transition liability recognized at adoption	(86,366,641)	(6,844,979)	(15,038,563)	(108,250,183)
Unrecorded transition liability at 1/1/2013	42,114,802	10,930,718	0	53,045,520
Required offset due to actuarial gains	(42,114,802)	(7,735,210)	0	(49,850,012)
Unrecorded transition liability at 12/31/2013	0	3,195,508	0	3,195,508
Transition liability recognized during 2014	0	(1,214,524)	0	(1,214,524)
Unrecorded transition liability at 12/31/2014	0	1,980,984	0	1,980,984
Transition liability recognized during 2015	0	(1,214,524)	0	(1,214,524)
Required offset due to actuarial gains	0	(52,799)	0	(52,799)
Unrecorded transition liability at 12/31/2015	$ 0	$ 713,661	$ 0	$ 713,661

B. Plan asset information:

The defined benefit pension plan asset allocation as of the measurement date, December 31, and the target allocation, and the target asset allocations, presented as a percentage of total plan assets were as follows:

	2015	2014	Target Allocation
a. Debt Securities	43.0%	38.0%	35.0% - 45.0%
b. Equity Securities	56.0%	61.0%	55.0% - 65.0%
c. Real Estate	0.0%	0.0%	0.0%
d. Other	1.0%	1.0%	0.0%
e. Total	100.0%	100.0%	

The Company's policy of investment is based on a standard plan and formula. The investment plan and formula states that all assets of the pension trust except dividends and interest received from portfolio securities will be a part of the investment fund (formula). The investment fund will normally consist of debt instruments, including those of governments, government agencies and publicly owned corporations and properly diversified number of common and/or preferred stocks of publicly owned corporations. The investment fund will be divided between these two normal portions. The debt instruments comprise the Bond Fund and shall be considered normal when it is 40% of the investment fund and is generally maintained in a range of 35.0% to 45.0% of the fund. The equities comprise the Stock Fund and shall be considered normal when it is 60% of the investment fund and is generally maintained in a range of 55.0% to 65.0% of the fund. The measurement date for these funds is December 31, annually.

The investments fund portfolio will have the following overall characteristics:

(1) Complies with provisions of the Ohio Farmers Pension Trust Investment Plan and Formula
(2) Above average financial quality
(3) Broadly diversified
(4) Liquidity requirements minimal
(5) Fully invested (minimal cash reserves)
(6) Growing investment income
(7) Long term time horizon

Additionally the following constraints are placed on individual investments within the portfolio. In the case of equity investments, no equity shall be held unless:

(1) Dividends are paid (except in the case of mutual funds), and
(2) Foreign common stock may not exceed 15% of the common stock portfolio.

NOTES TO FINANCIAL STATEMENTS

In the case of debt instruments, no debt shall be held unless:

(1) Straight bonds will have a duration range of 7-10 years and be of BBB-/AAA quality,
(2) Foreign bonds may not exceed 15% of the bond fund, and
(3) Convertible bonds may not exceed 20% of the bond fund and be of BBB- or higher quality, unless company is held in other portfolios.

The funds shall be managed by the BAC, utilizing investment advice provided under an agreement with the Company. The BAC annually reviews the investment plan and formula.

C. (1) Fair Value Measurements of Plan Assets at December 31, 2015

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	$ 15,644,915	$ 0	$ 0	$ 15,644,915
Consumer staples	26,242,471	0	0	26,242,471
Energy	9,747,521	0	0	9,747,521
Financials	18,209,570	0	0	18,209,570
Health care	26,409,296	0	0	26,409,296
Industrials	18,854,536	0	0	18,854,536
Information technology	19,026,790	0	0	19,026,790
Materials	5,503,980	0	0	5,503,980
Money managers	10,573,591	0	0	10,573,591
Real Estate Investment Trust	1,231,880	0	0	1,231,880
Telecommunication services	4,906,620	0	0	4,906,620
Utilities	1,473,885	0	0	1,473,885
Preferred stocks:				
Energy	347,640	0	0	347,640
Mutual funds	21,056,568	0	0	21,056,568
Money market fund	0	1,240,064	0	1,240,064
Fixed income securities:				
U.S. Government and agency obligations	31,538,227	20,451,265	0	51,989,492
Other Government obligations	0	3,873,690	0	3,873,690
Corporate bonds	0	56,447,165	0	56,447,165
Mortgage-backed securities	0	24,655,815	0	24,655,815
Other types of investments:				
Conditional participation certificates of deposit *	0	2,067,550	0	2,067,550
Total Pension Plan Assets	$ 210,767,490	$ 108,735,549	$ 0	$ 319,503,039

Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	$ 5,289,704	$ 0	$ 0	$ 5,289,704
OFIC Group Health Benefit 401(h):				
Mutual Funds	23,596,824	0	0	23,596,824
Total Postretirement Plan Assets	$ 28,886,528	$ 0	$ 0	$ 28,886,528

* This category includes various conditional participation certificates (CPCDs) for which total return is dependent upon performance of either an index, equity or commodity basket. These securities are FDIC insured and principal protected.

Fair Value Measurements of Plan Assets at December 31, 2014

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	$ 15,310,405	$ 0	$ 0	$ 15,310,405
Consumer staples	29,534,165	0	0	29,534,165
Energy	15,083,637	0	0	15,083,637
Financials	19,286,036	0	0	19,286,036
Health care	26,541,975	0	0	26,541,975
Industrials	24,452,239	0	0	24,452,239
Information technology	20,820,664	0	0	20,820,664
Materials	7,216,100	0	0	7,216,100
Money managers	10,429,939	0	0	10,429,939
Real Estate Investment Trust	1,120,080	0	0	1,120,080
Telecommunication services	4,889,380	0	0	4,889,380
Utilities	1,546,965	0	0	1,546,965
Preferred stocks:				
Energy	551,400	0	0	551,400
Mutual funds	22,270,125	0	0	22,270,125
Money market fund	0	1,011,841	0	1,011,841
Fixed income securities:				
U.S. Government and agency obligations	23,604,679	23,667,647	0	47,272,326
Other Government obligations	0	3,099,500	0	3,099,500
Corporate bonds	0	45,036,480	0	45,036,480
Mortgage-backed securities	0	21,677,145	0	21,677,145
Convertible bonds	0	494,725	0	494,725
Other types of investments:				
Conditional participation certificates of deposit *	0	6,445,545	0	6,445,545
Total Pension Plan Assets	$ 222,657,789	$ 101,432,883	$ 0	$ 324,090,672

Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	$ 5,501,100	$ 0	$ 0	$ 5,501,100
OFIC Group Health Benefit 401(h):				
Mutual Funds	25,824,024	0	0	25,824,024
Total Postretirement Plan Assets	$ 31,325,124	$ 0	$ 0	$ 31,325,124

* This category includes various conditional participation certificates (CPCDs) for which total return is dependent upon performance of either an index, equity or commodity basket. These securities are FDIC insured and principal protected.

(2) There were no fair value measurements of plan assets that used significant unobservable inputs (Level 3) in 2015 or 2014.

(3) The Company determines the fair value of its defined benefit pension plan and postretirement plan assets with a three-level hierarchy for fair value measurements that distinguishes between market participant assumptions based on market data obtained from sources independent of the reporting entity (observable inputs) and the reporting entity's own assumptions about market participant assumptions developed based on the best information available in the circumstances (unobservable inputs). The hierarchy level assigned to each security is based on management's assessment of the transparency and reliability of the inputs used in the valuation of such instruments at the measurement date.

NOTES TO FINANCIAL STATEMENTS

The Company's policy for determining when a transfer between levels is required is based upon change in the inputs used to determine fair value measurement. If an input changes, the Company evaluates the new input (s) and makes the determination whether or not a transfer between levels is appropriate. If an asset or liability is transferred between levels, it is the Company's policy to record the transfer as of the beginning of the reporting period in which the transfer occurs.

There were no transfers into or out of Level 1, 2 or 3 during 2015 or 2014.

D. The long-term rates of return were determined using a combination of actual results and published market data. The rates are within the high and low ends of an expected return range. The low end of the range was calculated by multiplying the percentage of portfolio composition of each asset category by published historical return data for the category. The high end of the range was calculated by combining the published market data with actual historical returns for the pension plan weighting the percentages, 80% published and 20% historical.

The investment approach for Postretirement Benefit Plans follows the same conservative investment strategies as for the Pension Plan. In light of the shorter duration, however, more emphasis is placed on investments that provide a stable return to fund more current needs.

E. Defined Contribution Plan

The Company's employees are covered by a qualified defined contribution pension plan (under IRC Section 401 (k)) sponsored by the Ohio Farmers Insurance Company. The plan began operation on January 1, 2000, in accordance with "Safe Harbor" Treasury regulations.

Contributions of three percent (3%) of each employee's eligible compensation are made during the year. The Company's non-elective contribution for the plan was $846,253 and $813,412 for 2015 and 2014, respectively.

At December 31, 2015, the total fair market value of the defined contribution plan assets was $230,031,963, including unrealized gains and losses and participant loans.

F. Multiemployer Plans - Not applicable

G. Consolidated/Holding Company Plans - Not applicable

H. Post-employment Benefits and Compensated Absences - Not applicable

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

(1) Pre-adoption note regarding existence of Act - Not applicable

(2) Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost - Not applicable

(3) Gross benefit payments and the amount of the subsidy for the period:

	2015	2014
Medical	$ 1,278,648	$ 1,374,025
Prescription	1,885,887	1,741,332
Dental premiums	322,387	302,333
Life insurance premiums	216,167	187,307
Administration fees	251,817	204,770
ACA transitional reinsurance contribution	5,928	9,612
Gross benefits paid	$ 3,960,834	$ 3,819,379

Future gross benefit payments are estimated to be at approximately the same level.

Subsidy received during calendar year (for plan years 2013 and 2012, respectively)	$ 288,984	$ 342,392
Expected subsidy receivable (for plan years 2015/2014 and 2014/2013, respectively)	$ 588,984	$ 684,784

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations-

(1-10) There are no outstanding shares upon which dividends can be paid. Dividend restrictions are not applicable. The Company does not have any cumulative unrealized gains or losses in unassigned funds.

(11) Surplus Notes- Not applicable

(12-13) Quasi-Reorganizations- Not applicable

14. Liabilities, Contingencies and Assessments-

A. Contingent Commitments-

(1) On January 15, 2013, both the Company and Westfield Insurance Company gave Westfield Bank and Westfield Bancorp, Inc. a shared commitment effective January 1, 2013 through December 31, 2017 to provide additional capital up to $6,000,000. Neither the Company nor Westfield Insurance Company made any contributions during 2015 or 2014. The Company foresees no circumstances which will prevent its ability to honor the commitment.

(2) The Company was not a guarantor of any obligations as of December 31, 2015.

(3) The Company has no guarantee obligations as of December 31, 2015.

B. Assessments-

(1) On August 19, 2015 the Company received notification of the insolvency of Interstate Bankers Casualty Co; on October 30, 2015 the Company received notification of the insolvency of Regis Insurance Co; on November 5, 2015 the Company received notification of the insolvency of Lincoln General Ins Co; and on January 7, 2016 the Company received notification of a new insolvency and the information available indicates it is probable an assessment will be imposed. It is expected that these insolvencies will result in retrospective premium-based guaranty fund assessments against the Company of $11,111 that have been charged to operations in the current period.

The Company has accrued $ 937,893 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of current insolvencies.

(2)	a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	$ 6,781
	b.	Decreases current year: Premium tax offsets expired	$ 304
	c.	Increases current year: Premium tax offsets added	$ 3,039
	d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	$ 9,516

C. Gain Contingencies- Not applicable

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits-

The Company paid the following amounts in the current year to settle claims related extra contractual obligations (ECO) or bad faith claims stemming from lawsuits:

	Direct
Claims related ECO and bad faith losses paid during the reporting period	$ 144,000

NOTES TO FINANCIAL STATEMENTS

The number of claims where amounts were paid to settle claims related to ECO or bad faith claims resulting from lawsuits during the reporting period were as follows:

(a) 0-25 Claims	(b) 26-50 Claims	(c) 51-100 Claims	(d) 101-500 Claims	(e) More than 500 Claims
X				

Indicate whether claim count information is disclosed per claim or per claimant.

(f) Per Claim [X] (g) Per Claimant [ ]

E. Product Warranties- Not applicable

F. Joint and Several Liabilities- Not applicable

G. All Other Contingencies
Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company. There are no contingent liabilities arising from litigation.

At December 31, 2015 and 2014, the Company had admitted assets of $119,813,825 and $118,519,090, respectively, in accounts receivable for Agents' Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

15. Leases-
A. Lessee Operating Lease
(1) Current period expenses:
a. The Company leases property, automobiles, office equipment and software under various noncancelable operating lease agreements that expire through December 2020. Rental expense for 2015 and 2014 was $31,817,925 and $30,284,563, respectively.
b. The Company does not have any contingent rental payments.
c. Certain rental commitments have renewal options extending through the year 2020. Some of these renewals are subject to adjustments in future periods.
d. The Company's lease agreements do not impose restrictions concerning dividends, additional debt and further leasing.
e. The Company did not terminate any leases early in 2015. There was one lease for which the Company (lessee) no longer used the leased property benefits. The rent liability for this location as of December 31, 2015 was less than $0.1 million.

(2) Future lease obligations for the next five years:
a. At January 1, 2016, the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2016	$ 27,278,715
2. 2017	19,175,844
3. 2018	12,449,648
4. 2019	993,803
5. 2020	186,482
6. Total	$ 60,084,493

b. The Company is not involved in any sublease agreements.

(3) The Company is not involved in any material sales - leaseback transactions.

B. Leasing is not a significant part of the Company's business.

16. Information about Financial Instruments with Off-Balance-Sheet Risk and Financial Instruments with Concentrations of Credit Risk-
The Company does not invest in financial instruments with off-balance-sheet risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities-
A. Transfers of Receivables Reported as Sales
The Company has not sold or transferred any receivables to any other parties.

B. Transfer and Servicing of Financial Assets- Not applicable

C. Wash Sales
The Company did not have any wash sales involving transactions for securities with a NAIC designation of 3 or below.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans- Not applicable

19. Direct Premium Written / Produced by Managing General Agents / Third Party Administrators- Not applicable

20. Fair Value Measurements-
A. For assets that are measured and reported at fair value in the statement of financial position after initial recognition, the valuation techniques and the inputs used to develop those measurements are as follows:

Level 1 - Values are unadjusted quoted prices for identical assets and liabilities in active markets accessible at the measurement date.

Level 2 - Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads and yield curves.

Level 3 - Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

The Company has no liabilities that are measured at fair value in the statement of financial position.

(1) Fair Value Measurements at December 31, 2015

Description	(Level 1)	(Level 2)	(Level 3)	Total
Assets at Fair Value:				
Common Stock				
Industrial and Miscellaneous	$ 152,033,399	$ 0	$ 0	$ 152,033,399
Total Common Stocks	$ 152,033,399	$ 0	$ 0	$ 152,033,399
Other Invested Assets				
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	$ 3,306,680	$ 0	$ 0	$ 3,306,680
Other Assets - Affiliated	20,990,852	0	0	20,990,852
Total Other Invested Assets	$ 24,297,532	$ 0	$ 0	$ 24,297,532
Total Assets at Fair Value	$ 176,330,931	$ 0	$ 0	$ 176,330,931

(2) At December 31, 2015, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 3.

NOTES TO FINANCIAL STATEMENTS

(3) The Company's policy for determining when transfers between levels is required is based upon change in the inputs used to determine fair value measurement. If an input changes, the Company evaluates the new input (s) and makes the determination whether or not a transfer between levels is appropriate. If an asset or liability is transferred between levels, it is the Company's policy to record the transfer as of the beginning of the quarter in which the transfer occurs. The Company held no assets or liabilities categorized as Level 1, 2 or 3 during the reporting period that were transferred into or out of the level categorization held at January 1, 2015.

(4) As of December 31, 2015, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 2 or Level 3. Historically, fair values in the Level 2 category are provided by independent pricing services. Where independent pricing services provide fair values, the Company has obtained an understanding of the methods, models and inputs used in pricing and has controls in place to validate that amounts provided represent current fair values. Estimated fair values of investments categorized as Level 3 generally include inputs for which no readily observable inputs are available and require management judgment.

(5) As of December 31, 2015, the Company had no holdings classified as either a derivative asset or liability.

B. Combining Fair Value Information- Not required

C. The method (s) and significant assumptions used to estimate the fair value of financial instruments are as follows:

Investment Securities - Fair values for bonds, including the aggregate write-ins for invested assets are based on the values prescribed by an independent pricing service or from brokers. For bonds that are not actively traded, estimated fair values are based on values of bonds of comparable yield and credit quality. The fair values for common stocks are based on quoted market prices, where available, which are provided to the Company by an independent pricing service.

Short-term investments, Uncollected premiums and agents' balances in the course of collection, Deferred premiums, agents' balances and installments booked but deferred and not yet due, Amounts recoverable from reinsurers, Funds held by or deposited with reinsured companies, and Payable for securities - The carrying amounts reported as admitted assets or liabilities for these financial instruments approximate their fair values due to the short-term nature of these financial instruments.

Other Invested Assets - The estimated fair value of publicly traded limited partnerships and trusts is based on the values prescribed by an independent pricing service.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets or Liabilities	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
a. Financial Assets:						
Bonds	$ 467,221,662	$ 441,746,438	$ 70,115,326	397,106,336	$ 0	$ 0
Common stocks	152,033,399	152,033,399	152,033,399	0	0	0
Short-term investments	652,129	652,129	0	652,129	0	0
Other invested assets	87,687,163	84,950,523	87,687,163	0	0	0
Aggregate write-ins for invested assets*	(1,362,976)	(1,362,976)	0	(1,362,976)	0	0
Uncollected premiums and agents' balances in the course of collection	16,379,947	16,379,947	0	16,379,947	0	0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	103,433,878	103,433,878	0	103,433,878	0	0
Amounts recoverable from reinsurers	2,121,104	2,121,104	0	2,121,104	0	0
Funds held by or deposited with reinsured companies	266,589	266,589	0	266,589	0	0
b. Financial Liabilities:						
Payable for securities	3,658	3,658	0	3,658	0	0

* Represents amortization and deferred gain on intercompany transactions related to bonds.

D. Fair Value Estimating- Not applicable

21. Other Items-

A. Unusual or Infrequent Items- Not applicable

B. Troubled Debt Restructuring: Debtors- Not applicable

C. Other Disclosures- Not applicable

D. Business Interruption Insurance Recoveries
The Company had no business interruption insurance recoveries in 2015.

E. State Transferable and Non-transferable Tax Credits
The Company does not have state transferable or non-transferable tax credits.

F. Subprime-Mortgage-Related Risk Exposure

(1) The subprime lending sector is the sector of the mortgage lending industry which lends to borrowers who do not qualify for prime market interest rates because of poor or insufficient credit history. The term also applies to paper taken on property that cannot be sold on the primary market, including loans on certain types of investment properties and certain types of self-employed individuals.

For purposes of this disclosure, subprime exposure is defined as the potential for financial loss through direct investment, or underwriting risk associated with the risk from the subprime lending sector. This includes any direct risk through investments in debt securities, asset backed or structured securities, hedge funds, subsidiaries and affiliates, and insurance product issuance. The Company views the following features as common characteristics of subprime mortgage loans:

- An interest rate above prime to borrowers who do not qualify for prime rate
- Borrowers with low credit ratings (FICO scores)
- Interest-only or negative amortizing loans
- Unconventionally high initial loan-to-value ratios
- Low initial payments based on a fixed introductory rate that expires after a short initial period, then adjusts to a variable rate plus a margin for the remaining term of the loan
- Borrowers with less than conventional documentation of their home and/or assets
- Very high or no limits on how much the payment amount or the interest rate may increase at reset periods, potentially causing a substantial increase in the monthly payment amount
- Include substantial prepayment penalties

The Company's strategy to manage or mitigate subprime exposure is to avoid making direct investments in, or insuring any of the sources of risk identified above. Westfield Bancorp, Inc.'s strategy to manage or mitigate subprime exposure is to adhere to stringent underwriting standards and to require Board review for any exceptions before loan approval.

(2) The Company has no direct exposure through investments in subprime mortgage loans. The Company's wholly owned affiliate, Westfield Bancorp, Inc., has insignificant subprime related risk exposure.

(3) The Company has no direct exposure through other investments.

(4) The Company has no underwriting exposure to subprime mortgage related risk.

G. Insurance-Linked Securities- Not applicable

NOTES TO FINANCIAL STATEMENTS

22. Events Subsequent-
Subsequent events have been considered through February 15, 2016 for the statutory statements issued as of December 31, 2015. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

P & C Specific Notes

23. Reinsurance-
A. Unsecured Reinsurance Recoverables
The Company has an intercompany recoverable with affiliated companies that have an unsecured aggregate recoverable for paid and unpaid losses, including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of the Company's policyholder surplus with the following reinsurers:

American Select Insurance Company	FEIN 31-6016426	$ 120,543,057
Old Guard Insurance Company	FEIN 23-0929640	216,899,878
Westfield Insurance Company	FEIN 34-6516838	1,301,448,016
Westfield National Insurance Company	FEIN 34-1022544	313,317,641

B. Reinsurance Recoverable in Dispute
The Company has no material recoverable to disclose.

C. Reinsurance Assumed and Ceded
(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$ 843,202,482	$ 118,678,330	$ 700,059,787	$ 101,652,446	$ 143,142,695	$ 17,025,884
b. All Other	8,663,346	2,220,302	1,496,268	156,432	7,167,078	2,063,870
c. TOTAL	$ 851,865,828	$ 120,898,632	$ 701,556,055	$ 101,808,878	$ 150,309,773	$ 19,089,754
d. Direct Unearned Premium Reserve			$ 13,901,782			

(2) The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:

REINSURANCE

	Direct	Assumed	Ceded	Net
a. Contingent Commission	$ 44,130,081	$ 3,620,762	$ 0	$ 47,750,843
b. Sliding Scale Adjustments	0	0	0	0
c. Other Profit Commission Arrangements	0	0	0	0
d. TOTAL	$ 44,130,081	$ 3,620,762	$ 0	$ 47,750,843

The above figures do not include the intercompany pooling of Agents' Contingent Commission in the Assumed and Ceded columns.

(3) Protected Cells - Not applicable

D. Uncollectible Reinsurance- Not applicable

E. Commutation of Ceded Reinsurance- Not applicable

F. Retroactive Reinsurance- Not applicable

G. Reinsurance Accounted for as a Deposit- Not applicable

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements- Not applicable

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation- Not applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation- Not applicable

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination- Not applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses-
Reserves as of December 31, 2014 were $282.2 million. In calendar year 2015, $90.0 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now $183.5 million. Therefore, there has been an $8.7 million favorable prior-year development from December 31, 2014 to December 31, 2015. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: reinsurance (nonproportional assumed property) and workers compensation. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies, as the Company does not write this type of policy.

26. Intercompany Pooling Arrangements-
A. The lead company, Ohio Farmers Insurance Company, and its property-casualty companies participate in a single 100% reinsurance pooling arrangement. The following companies are participants:

Company	NAIC Number	Percent
Ohio Farmers Insurance Company	24104	19.0%
Westfield Insurance Company	24112	54.0%
Westfield National Insurance Company	24120	13.0%
American Select Insurance Company	19992	5.0%
Old Guard Insurance Company	17558	9.0%

B. Each participating company shares in all lines and types of business.

C. Any cession to non-affiliated reinsurers is prior to the cession of pooling business from the affiliated pool member to the lead company.

D. All pool members have contractual right of direct recovery from the non-affiliated reinsurer per the terms of such reinsurance agreements.

E. No discrepancies exist between pooled business entries on the assumed and ceded reinsurance schedule of the lead company and corresponding entries on the assumed and ceded reinsurance schedules of other pool participants.

F. The Provision for Reinsurance is recorded in accordance with the percentages set forth in the intercompany pooling arrangement.

NOTES TO FINANCIAL STATEMENTS

G. Affiliated Balances due to and from the Company at 12/31/2015 and 12/31/2014 respectively were:

	12/31/2015	12/31/2014
Westfield Insurance Company*	$ 991,129	$ 0
Westfield National Insurance Company*	0	458,953
Westfield Services, Inc.	109,530	163,557
150 South Road, LLC	228,015	2,165
OFIC VEBA Trust	2,525,223	2,138,861
OFIC Pension and/or VEBA Trust	215,146	215,311
Affiliated Receivable	$ 4,069,043	$ 2,978,847
Westfield Insurance Company*	$ 0	$ 6,046,751
Westfield National Insurance Company*	1,922,753	0
American Select Insurance Company*	739,370	344,179
Old Guard Insurance Company*	1,305,440	627,079
Westfield Management Company	12,174,942	10,728,612
Affiliated Payable	$ 16,142,505	$ 17,746,621

*Westfield Insurance Company, Westfield National Insurance Company, American Select Insurance Company, and Old Guard Insurance Company are included in the intercompany pooling arrangement.

27. Structured Settlements-

A. The amount of reserves no longer carried by the Company due to purchased annuities with the claimant as payee and the extent to which the reporting entity is contingently liable for such amounts as of December 31, 2015 is presented below:

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$1,274,287	$1,274,287

B. The Company has purchased annuities of which the claimant is payee but for which the Company is contingently liable. However, the total value of all annuities due from any single life insurer does not equal or exceed 1% of the Company's policyholder surplus.

28. Health Care Receivables- Not applicable

29. Participating Policies- Not applicable

30. Premium Deficiency Reserves-

1.	Liability carried for premium deficiency reserves:	$ 0
2.	Date of the most recent evaluation of this liability:	12/31/2015
3.	Was anticipated investment income utilized in the calculation?	Yes

31. High Deductibles- Not applicable

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses-
The Company does not discount the liabilities for unpaid losses or unpaid loss adjustment expenses for Workers' Compensation or any other line of business.

NOTES TO FINANCIAL STATEMENTS

33. Asbestos/Environmental Reserves-
The Company's exposure to asbestos and environmental claims arises from general liability and commercial multiple peril lines of business. The Company tries to estimate the full impact of the asbestos and environmental exposure by establishing full case basis reserves on all known claims and computing incurred but not reported losses based on market share tempered by previous experience. In addition, reserves are held for future allocated loss adjustment expenses including coverage dispute costs.

A. Does the company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to asbestos losses?
Yes (X) No ( )

The Company's asbestos related losses (including coverage dispute costs) for each of the five most recent years were as follows after intercompany pooling:

(1) Direct Basis:

	2011	2012	2013	2014	2015
a. Beginning reserves:	$ 8,857,778	$ 8,649,571	$ 8,415,924	$ 8,119,030	$ 6,458,907
b. Incurred losses and loss adjustment expense:	0	0	0	(1,140,000)	0
c. Calendar year payments for losses and loss adjustment expenses:	208,207	233,647	296,894	520,123	475,887
d. Ending reserves:	$ 8,649,571	$ 8,415,924	$ 8,119,030	$ 6,458,907	$ 5,983,020

(2) Assumed Reinsurance:

a. Beginning reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d. Ending reserves:	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance:

a. Beginning reserves:	$ 8,857,776	$ 8,649,568	$ 8,415,921	$ 8,119,027	$ 6,458,904
b. Incurred losses and loss adjustment expense:	0	0	0	(1,140,000)	0
c. Calendar year payments for losses and loss adjustment expenses:	208,208	233,647	296,894	520,123	475,887
d. Ending reserves:	$ 8,649,568	$ 8,415,921	$ 8,119,027	$ 6,458,904	$ 5,983,017

B. State the amount of the ending reserves for Bulk + IBNR included in A (Loss & LAE):

(1) Direct Basis:	$ 4,841,861
(2) Assumed Reinsurance Basis:	$ 0
(3) Net of Ceded Reinsurance Basis:	$ 4,841,861

C. State the amount of the ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR):

(1) Direct Basis:	$ 1,626,170
(2) Assumed Reinsurance Basis:	$ 0
(3) Net of Ceded Reinsurance Basis:	$ 1,626,170

D. Does the company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to environmental losses?
Yes (X) No ( )

The Company's environmental related losses (including coverage dispute costs) for each of the five most recent years were as follows after intercompany pooling:

(1) Direct Basis:

	2011	2012	2013	2014	2015
a. Beginning reserves:	$ 1,820,978	$ 1,618,156	$ 1,464,823	$ 1,241,889	$ 2,101,130
b. Incurred losses and loss adjustment expense:	0	0	0	1,140,000	0
c. Calendar year payments for losses and loss adjustment expenses:	202,822	153,333	222,934	280,759	43,247
d. Ending reserves:	$ 1,618,156	$ 1,464,823	$ 1,241,889	$ 2,101,130	$ 2,057,883

(2) Assumed Reinsurance:

a. Beginning reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d. Ending reserves:	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance:

a. Beginning reserves:	$ 1,820,978	$ 1,618,156	$ 1,464,823	$ 1,241,889	$ 2,101,130
b. Incurred losses and loss adjustment expense:	0	0	0	1,140,000	0
c. Calendar year payments for losses and loss adjustment expenses:	202,822	153,333	222,934	280,759	43,247
d. Ending reserves:	$ 1,618,156	$ 1,464,823	$ 1,241,889	$ 2,101,130	$ 2,057,883

E. State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):

(1) Direct Basis:	$ 1,703,463
(2) Assumed Reinsurance Basis:	$ 0
(3) Net of Ceded Reinsurance Basis:	$ 1,703,463

F. State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):

(1) Direct Basis:	$ 1,105,607
(2) Assumed Reinsurance Basis:	$ 0
(3) Net of Ceded Reinsurance Basis:	$ 1,105,607

34. Subscriber Savings Accounts- Not applicable

35. Multiple Peril Crop Insurance- Not applicable

36. Financial Guaranty Insurance- Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes (X) No ( )

If yes, complete Schedule Y, Parts 1, 1A and 2.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes (X) No ( ) N/A ( )

1.3 State Regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes ( ) No (X)

2.2 If yes, date of change: ....

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012

3.2 State the as of date of the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2012

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 01/02/2014

3.4 By what department or departments?
Ohio

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes ( ) No ( ) N/A (X)

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes ( ) No ( ) N/A (X)

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes ( ) No (X)
4.12 renewals? Yes ( ) No (X)

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes ( ) No (X)
4.22 renewals? Yes ( ) No (X)

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes ( ) No (X)

5.2 If yes, provide the name of entity, the NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes ( ) No (X)

6.2 If yes, give full information:
....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes ( ) No (X)

7.2 If yes,

7.21 State the percentage of foreign control .... 0.0 %

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes ( ) No (X)

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
....

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes (X) No ( )

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Westfield Insurance Company	Westfield Center, Ohio	Yes	No	No	No
Westfield Bancorp, Inc.	Westfield Center, Ohio	Yes	No	No	No
Westfield Bank, FSB	Westfield Center, Ohio	No	Yes	No	No

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP, 191 West Nationwide Blvd, Suite 500, Columbus, OH 43215

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes ( ) No (X)

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes ( ) No (X)

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with domiciliary state insurance laws? Yes (X) No ( ) N/A ( )

10.6 If the response to 10.5 is no or n/a, please explain:

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Scott Weinstein, FCAS, KPMG LLP, 303 Peachtree St, Suite 2000, Atlanta, GA 30308-3210

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes (X) No ( )

12.11 Name of real estate holding company

12.12 Number of parcels involved 9

12.13 Total book/adjusted carrying value $. 5,552,795

12.2 If yes, provide explanation
150 South Road, LLC, a holding company, owns one business property. Westfield Bancorp, Inc. owns four business properties and four others classified as Other Real Estate Owned.

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes ( ) No ( )

13.3 Have there been any changes made to any of the trust indentures during the year? Yes ( ) No ( )

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes ( ) No ( ) N/A (X)

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes (X) No ( )
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes ( ) No (X)

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes ( ) No (X)

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes ( ) No (X)

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes (X) No ( )

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes (X) No ( )

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees, or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes (X) No ( )

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes ( ) No (X)

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers $ 0
20.12 To stockholders not officers $ 0
20.13 Trustees, supreme or grand (Fraternal only) $ 0

20.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers $ 0
20.22 To stockholders not officers $ 0
20.23 Trustees, supreme or grand (Fraternal only) $ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes ( ) No (X)

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others $ 0
21.22 Borrowed from others $ 0
21.23 Leased from others $ 0
21.24 Other $ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes ( ) No (X)

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment $ 0
22.22 Amount paid as expenses $ 0
22.23 Other amounts paid $ 0

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes (X) No ( )

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes (X) No ( )

24.02 If no, give full and complete information relating thereto:

24.03 For the security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
The Company has no securities lending agreements as of December 31, 2015.

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in Risk-Based Capital Instructions? Yes ( ) No ( ) N/A (X)

24.05 If answer to 24.04 is YES, report amount of collateral for conforming programs. $ 0

24.06 If answer to 24.04 is NO, report amount of collateral for other programs. $ 0

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes ( ) No ( ) N/A (X)

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes ( ) No ( ) N/A (X)

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes ( ) No ( ) N/A (X)

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101 Total fair value of reinvented collateral assets reported on Schedule DL, Parts 1 and 2 $ 0

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $ 0

24.103 Total payable for securities lending reported on the liability page $ 0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes (X) No ( )

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements $ 0
25.22 Subject to reverse repurchase agreements $ 0
25.23 Subject to dollar repurchase agreements $ 0
25.24 Subject to reverse dollar repurchase agreements $ 0
25.25 Placed under option agreements $ 0
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $ 0
25.27 FHLB Capital Stock $ 0
25.28 On deposit with states $ 6,059,941
25.29 On deposit with other regulatory bodies $ 0
25.30 Pledged as collateral - excluding collateral pledged to an FHLB $ 7,746,881
25.31 Pledged as collateral to FHLB - including assets backing funding agreements $ 0
25.32 Other $ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes ( ) No (X)

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes ( ) No ( ) N/A (X)
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes ( ) No (X)

27.2 If yes, state the amount thereof at December 31 of the current year. $ 0

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds, and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes (X) No ( )

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon	One Wall Street, New York, NY 10286
Fifth Third Bank	20 NW 3rd Street, 11th Floor, Evansville, IN 47708

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes ( ) No (X)

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes ( ) No (X)

29.2 If yes, complete the following schedule:

1 CUSIP Number	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from question 29.2)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	$ 442,398,567	$ 467,873,791	$ 25,475,224
30.2 Preferred stocks	$ 0	$ 0	$ 0
30.3 Totals	$ 442,398,567	$ 467,873,791	$ 25,475,224

30.4 Describe the sources or methods utilized in determining the fair values:
Interactive Data Corp (IDC), Bloomberg Financial Services

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes ( ) No (X)

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes ( ) No ( )

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes (X) No ( )

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 1,759,867

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICES INC	$ 881,694
	$ 0
	$ 0
	$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

34.1 Amount of payments for legal expenses, if any? $ 836,294

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
FOX ROTHSCHILD LLP	$ 615,491
	$ 0
	$ 0
	$ 0

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 42,999

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
US CHAMBER INSTITUTE FOR LEGAL REFORM	$ 13,775
	$ 0
	$ 0
	$ 0

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes ( ) No (X)

1.2 If yes, indicate premium earned on U.S. business only. $ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $ 0

1.31 Reason for excluding:

....

....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Line (1.2) above. $ 0

1.5 Indicate total incurred claims on all Medicare Supplement insurance. $ 0

1.6 Individual policies:

Most current three years:

1.61	Total premium earned	$ 0
1.62	Total incurred claims	$ 0
1.63	Number of covered lives	 0

All years prior to most current three years:

1.64	Total premium earned	$ 0
1.65	Total incurred claims	$ 0
1.66	Number of covered lives	 0

1.7 Group policies:

Most current three years:

1.71	Total premium earned	$ 0
1.72	Total incurred claims	$ 0
1.73	Number of covered lives	 0

All years prior to most current three years:

1.74	Total premium earned	$ 0
1.75	Total incurred claims	$ 0
1.76	Number of covered lives	 0

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$ 0	$ 0
2.2	Premium Denominator	$ 331,892,710	$ 321,668,473
2.3	Premium Ratio (Line 2.1/Line 2.2)	.... 0.000	.... 0.000
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 478,579,230	$ 459,666,468
2.6	Reserve Ratio (Line 2.4/Line 2.5)	.... 0.000	.... 0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes ( ) No (X)

3.2 If yes, state the amount of calendar year premiums written on:

3.21	Participating policies	$ 0
3.22	Non-participating policies	$ 25,294,130

4. For Mutual reporting entities and Reciprocal Exchange only:

4.1 Does the reporting entity issue assessable policies? Yes ( ) No ( )

4.2 Does the reporting entity issue non-assessable policies? Yes ( ) No ( )

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? .... 0.0 %

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $ 0

5. For Reciprocal Exchanges only:

5.1 Does the exchange appoint local agents? Yes ( ) No ( )

5.2 If yes, is the commission paid:

5.21	Out of Attorney's-in-fact compensation	Yes ( ) No ( ) N/A (X)
5.22	As a direct expense of the exchange	Yes ( ) No ( ) N/A (X)

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

....

....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes ( ) No ( )

5.5 If yes, give full information.

....

....

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

Reinsurance protection was provided by two agreements: the Multiple Line Excess of Loss with two layers ($4.5M x $3M) and ($7.5M x $7.5M); and the Casualty Clash and Contingency Excess with two layers ($15M x $15M) and ($30M x $30M) totaling $57M above a $3M retention per occurrence.

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:

The modeled all perils probable maximum loss at the 250 year return time is $285M and includes hurricane, earthquake and severe convective storm. The locations of concentrations are southeastern PA, DE, GA and FL for hurricane; OH for severe convective storm; and IN, KY and OH for earthquake.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?

The property catastrophe reinsurance program consisted of four layers with varying retentions and one automatic reinstatement for additional premium. The total amount of coverage for a single loss occurrence was $350 million excess of the Company's $50 million net retention per loss occurrence.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes (X) No ( )

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.

7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes (X) No ( )

7.2 If yes, indicate the number of reinsurance contracts containing such provisions. 1

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes (X) No ( )

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes ( ) No (X)

8.2 If yes, give full information.

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes ( ) No (X)

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of the prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes ( ) No (X)

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes ( ) No (X)

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes ( ) No (X)
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes ( ) No (X)
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes ( ) No (X)

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes (X) No ( ) N/A ( )

11.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? Yes ( ) No (X)

11.2 If yes, give full information.

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11	Unpaid losses	$ 0
12.12	Unpaid underwriting expenses (including loss adjustment expenses)	$ 0

12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds: $ 0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes ( ) No (X) N/A ( )

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From .... 0.000 %

12.42 To .... 0.000 %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by the reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes ( ) No (X)

12.6 If yes, state the amount thereof at December 31 of the current year:

12.61 Letters of credit $ 0

12.62 Collateral and other funds $ 0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $ 3,000,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes (X) No ( )

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 6

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes (X) No ( )

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

Ohio Farmers Insurance Company and its insurance subsidiaries are covered under each reinsurance contract.

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes ( ) No (X)

14.4 If the answer to 14.3 is no, are the methods described in 14.2 entirely contained in written agreements? Yes (X) No ( )

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes ( ) No (X)

15.2 If yes, give full information.

16.1 Does the reporting entity write any warranty business? Yes ( ) No (X)

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home	$............... 0	$............... 0	$............... 0	$............... 0	$............... 0
16.12 Products	$............... 0	$............... 0	$............... 0	$............... 0	$............... 0
16.13 Automobile	$............... 0	$............... 0	$............... 0	$............... 0	$............... 0
16.14 Other*	$............... 0	$............... 0	$............... 0	$............... 0	$............... 0

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes ( ) No (X)

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5.
Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 $............... 0
17.12 Unfunded portion of Interrogatory 17.11 $............... 0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 $............... 0
17.14 Case reserves portion of Interrogatory 17.11 $............... 0
17.15 Incurred but not reported portion of Interrogatory 17.11 $............... 0
17.16 Unearned premium portion of Interrogatory 17.11 $............... 0
17.17 Contingent commission portion of Interrogatory 17.11 $............... 0

Provide the following information for all other amounts included in Schedule F - Part 3 and excluded from Schedule F - Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 $............... 0
17.19 Unfunded portion of Interrogatory 17.18 $............... 0
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18 $............... 0
17.21 Case reserves portion of Interrogatory 17.18 $............... 0
17.22 Incurred but not reported portion of Interrogatory 17.18 $............... 0
17.23 Unearned premium portion of Interrogatory 17.18 $............... 0
17.24 Contingent commission portion of Interrogatory 17.18 $............... 0

18.1 Do you act as a custodian for health savings accounts? Yes ( ) No (X)

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. $............... 0

18.3 Do you act as an administrator for health savings accounts? Yes ( ) No (X)

18.4 If yes, please provide the balance of the funds administered as of the reporting date. $............... 0

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

		1 2015	2 2014	3 2013	4 2012	5 2011
	Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	667,290,246	654,208,690	626,957,645	599,605,225	605,636,486
2.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	351,838,817	339,103,501	318,843,697	300,387,652	303,014,958
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	662,032,359	648,503,033	617,495,383	586,730,295	578,980,125
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	56,620,092	52,443,325	51,006,767	53,111,849	60,631,715
5.	Nonproportional reinsurance lines (Lines 31, 32 and 33)	38,520,017	46,144,721	68,185,804	74,381,116	64,101,325
6.	Total (Line 35)	1,776,301,531	1,740,403,270	1,682,489,296	1,614,216,137	1,612,364,609
	Net Premiums Written (Page 8, Part 1B, Column 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	125,886,880	123,388,464	118,325,498	113,228,100	136,618,767
8.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	66,849,375	64,429,663	60,580,303	57,073,654	68,560,306
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	125,786,148	123,215,577	117,324,123	111,478,755	131,632,786
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	10,295,205	9,480,060	9,139,026	9,413,670	13,489,852
11.	Nonproportional reinsurance lines (Line 31, 32 and 33)	7,318,803	8,767,497	12,955,303	14,132,412	12,698,867
12.	Total (Line 35)	336,136,411	329,281,261	318,324,253	305,326,591	363,000,578
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	9,980,609	6,779,035	14,318,502	933,939	(58,018,682)
14.	Net investment gain (loss) (Line 11)	16,010,879	36,227,752	16,018,132	39,787,565	(7,249,926)
15.	Total other income (Line 15)	32,989	122,457	152,595	286,969	(458,474)
16.	Dividends to policyholders (Line 17)	0	0	0	0	0
17.	Federal and foreign income taxes incurred (Line 19)	4,036,241	3,846,425	9,394,576	4,096,609	(3,328,578)
18.	Net income (Line 20)	21,988,236	39,282,819	21,094,653	36,911,864	(62,398,504)
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	2,701,072,489	2,595,105,375	2,404,576,906	2,131,875,807	1,915,579,522
20.	Premiums and considerations (Page 2, Column 3)					
	20.1 In course of collection (Line 15.1)	16,379,947	16,823,301	15,494,857	14,944,364	14,668,902
	20.2 Deferred and not yet due (Line 15.2)	103,433,878	101,695,789	99,957,167	92,243,360	88,200,509
	20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	703,930,939	692,655,841	595,886,710	606,312,379	553,869,272
22.	Losses (Page 3, Line 1)	219,352,265	210,695,265	214,948,416	215,498,196	225,503,691
23.	Loss adjustment expenses (Page 3, Line 3)	74,356,763	71,531,479	68,685,751	65,711,302	62,421,121
24.	Unearned premiums (Page 3, Line 9)	164,211,555	159,967,851	152,355,066	145,200,448	140,707,188
25.	Capital paid up (Page 3, Line 30 and Line 31)	0	0	0	0	0
26.	Surplus as regards policyholders (Page 3, Line 37)	1,997,141,550	1,902,449,534	1,808,690,196	1,525,563,428	1,361,710,250
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	39,779,199	56,959,371	23,149,388	58,636,075	165,483,296
	Risk-Based Capital Analysis					
28.	Total adjusted capital	1,997,141,550	1,902,449,534	1,808,690,196	1,525,563,428	1,361,710,250
29.	Authorized control level risk-based capital	225,707,843	217,917,695	214,838,149	204,555,447	188,828,582
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 12, Column 3) x 100.0					
30.	Bonds (Line 1)	17.5	16.6	17.5	17.3	17.7
31.	Stocks (Line 2.1 and Line 2.2)	75.3	75.6	75.4	74.6	73.7
32.	Mortgage loans on real estate (Line 3.1 and Line 3.2)	0.0	0.0	0.0	0.0	0.0
33.	Real estate (Lines 4.1, 4.2 and 4.3)	2.4	2.4	2.7	3.0	3.4
34.	Cash, cash equivalents and short-term investments (Line 5)	1.4	2.0	1.2	1.7	1.6
35.	Contact loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36.	Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37.	Other invested assets (Line 8)	3.5	3.4	3.3	3.5	3.7
38.	Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39.	Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40.	Aggregate write-ins for invested assets (Line 11)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Schedule D, Summary, Line 12, Column 1)	0	0	0	0	0
43.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)	0	0	0	0	0
44.	Affiliated common stocks (Schedule D, Summary, Line 24, Column 1	1,743,226,633	1,667,246,742	1,550,942,894	1,330,175,365	1,176,568,888
45.	Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)	0	0	0	0	0
46.	Affiliated mortgage loans on real estate	0	0	0	0	0
47.	All other affiliated	0	0	0	0	0
48.	Total of above Line 42 through Line 47	1,743,226,633	1,667,246,742	1,550,942,894	1,330,175,365	1,176,568,888
49.	Total investment in parent included in Line 42 through Line 47 above	0	0	0	0	0
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)	87.3	87.6	85.7	87.2	86.4

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2015	2 2014	3 2013	4 2012	5 2011
	Capital and Surplus Accounts (Page 4)					
51.	Net unrealized capital gains (losses) (Line 24)	72,836,098	110,745,448	242,025,883	141,402,654	54,852,214
52.	Dividends to stockholders (Line 35)	0	0	0	0	0
53.	Change in surplus as regards policyholders for the year (Line 38)	94,692,016	93,759,338	283,126,768	163,853,178	(21,188,704)
	Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	356,763,713	353,234,079	323,288,268	312,365,503	300,684,351
55.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	173,134,564	179,615,585	155,708,680	160,431,357	165,823,351
56.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	300,657,400	338,637,947	295,668,815	336,764,788	385,144,663
57.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	(2,281,222)	6,750,883	10,229,608	63,906,453	8,838,593
58.	Nonproportional reinsurance lines (Lines 31, 32, and 33)	2,202,966	22,340,113	1,141,998	59,500,649	59,637,592
59.	Total (Line 35)	830,477,421	900,578,607	786,037,369	932,968,750	920,128,550
	Net Losses Paid (Page 9, Part 2, Column 4)					
60.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	67,257,611	66,569,531	60,982,256	58,937,616	(13,441,576)
61.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	32,895,568	34,126,960	29,584,650	30,481,957	29,325,959
62.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	57,124,906	64,341,210	56,177,075	63,985,311	40,887,769
63.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	(408,733)	1,282,668	1,929,397	5,561,885	728,468
64.	Nonproportional reinsurance lines (Lines 31, 32, and 33)	418,563	4,244,621	216,980	11,305,123	8,143,356
65.	Total (Line 35)	157,287,915	170,564,990	148,890,358	170,271,892	65,643,976
	Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66.	Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67.	Losses incurred (Line 2)	50.0	51.7	47.7	53.3	67.5
68.	Loss expenses incurred (Line 3)	12.7	11.8	12.1	11.6	11.8
69.	Other underwriting expenses incurred (Line 4)	34.3	34.4	35.6	34.8	41.0
70.	Net underwriting gain (loss) (Line 8)	3.0	2.1	4.6	0.3	(20.3)
	Other Percentages					
71.	Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	33.9	33.6	34.7	34.2	32.5
72.	Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	62.7	63.5	59.8	64.9	79.3
73.	Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	16.8	17.3	17.6	20.0	26.7
	One Year Loss Development (000 omitted)					
74.	Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)	(10,692)	(16,483)	(18,396)	(17,671)	(20,376)
75.	Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Column 1 x 100.0)	(0.6)	(0.9)	(1.2)	(1.3)	(1.5)
	Two Year Loss Development (000 omitted)					
76.	Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	(22,767)	(26,085)	(28,184)	(31,935)	(29,429)
77.	Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Column 2 x 100.0)	(1.3)	(1.7)	(2.1)	(2.3)	(2.4)

Note: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes ( ) No ( )
If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned: 1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss and Loss Expense Payments: Loss Payments: 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments: 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments: 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	2,656	244	530	(12)	194	6	41	3,143	XXX
2. 2006	304,819	20,674	284,144	146,997	14,503	9,619	371	16,397	9	5,467	158,131	XXX
3. 2007	323,806	24,748	299,058	148,021	6,584	10,406	205	16,607	2	5,578	168,243	XXX
4. 2008	354,749	41,718	313,031	212,964	31,815	11,623	404	16,555	3	6,731	208,920	XXX
5. 2009	287,732	13,400	274,332	139,331	3,567	11,101	321	15,810	7	5,882	162,348	XXX
6. 2010	293,295	13,067	280,228	155,702	2,248	11,152	149	16,765	5	6,529	181,218	XXX
7. 2011	301,876	15,459	286,417	209,376	20,915	11,222	802	18,990	7	7,381	217,863	XXX
8. 2012	317,501	16,668	300,833	162,608	9,351	8,104	434	19,335	8	6,156	180,254	XXX
9. 2013	328,763	17,594	311,170	135,447	5,171	5,980	182	19,846	10	5,758	155,911	XXX
10. 2014	340,227	18,559	321,668	134,568	4,814	2,878	127	21,348	6	5,863	153,847	XXX
11. 2015	350,896	19,003	331,893	87,877	2,057	819	22	19,906	16	2,792	106,506	XXX
12. Totals	XXX	XXX	XXX	1,535,547	101,268	83,435	3,003	181,752	78	58,179	1,696,384	XXX

	Losses Unpaid: Case Basis: 13 Direct and Assumed	14 Ceded	Bulk + IBNR: 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid: Case Basis: 17 Direct and Assumed	18 Ceded	Bulk + IBNR: 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid: 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
1.	11,288	4,912	7,880	60	414	0	3,116	0	1,201	0	0	18,927	XXX
2.	1,285	280	824	50	66	0	267	0	168	0	0	2,281	XXX
3.	1,499	184	1,274	38	173	0	398	0	270	0	0	3,392	XXX
4.	1,559	272	1,530	45	173	0	640	0	266	0	0	3,852	XXX
5.	2,608	768	1,782	27	292	0	1,066	0	368	0	0	5,321	XXX
6.	2,995	55	2,455	134	399	0	1,463	10	467	0	0	7,580	XXX
7.	8,649	1,828	3,416	246	1,010	0	2,335	19	1,440	0	0	14,756	XXX
8.	9,006	345	6,889	568	1,732	0	3,196	38	1,338	0	0	21,209	XXX
9.	19,888	2,494	13,312	1,021	3,529	0	5,112	76	3,071	0	0	41,320	XXX
10.	30,242	1,443	19,778	1,495	6,010	0	7,346	124	4,506	0	0	64,821	XXX
11.	44,893	2,017	47,071	2,489	7,267	0	8,838	247	6,934	0	0	110,250	XXX
12.	133,913	14,599	106,212	6,174	21,065	0	33,776	513	20,029	0	0	293,709	XXX

	Total Losses and Loss Expenses Incurred: 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned): 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount: 32 Loss	33 Loss Expense	34 Inter - Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount: 35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14,196	4,731
2.	175,624	15,213	160,411	57.6	73.6	56.5	0	0	19.0	1,780	501
3.	178,648	7,013	171,635	55.2	28.3	57.4	0	0	19.0	2,551	840
4.	245,311	32,539	212,772	69.2	78.0	68.0	0	0	19.0	2,773	1,079
5.	172,359	4,690	167,669	59.9	35.0	61.1	0	0	19.0	3,595	1,726
6.	191,399	2,600	188,799	65.3	19.9	67.4	0	0	19.0	5,262	2,319
7.	256,437	23,817	232,620	84.9	154.1	81.2	0	0	19.0	9,990	4,766
8.	212,207	10,744	201,463	66.8	64.5	67.0	0	0	19.0	14,980	6,228
9.	206,186	8,955	197,231	62.7	50.9	63.4	0	0	19.0	29,684	11,636
10.	226,676	8,008	218,667	66.6	43.2	68.0	0	0	19.0	47,082	17,738
11.	223,604	6,847	216,756	63.7	36.0	65.3	0	0	19.0	87,459	22,792
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	219,352	74,357

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1.
The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	123,011	123,515	121,937	119,543	117,026	117,273	116,415	115,526	116,305	116,313	8	787
2. 2006	156,665	152,472	149,606	146,633	145,104	144,321	144,680	144,252	144,316	143,855	(461)	(397)
3. 2007	XXX	178,175	163,659	160,125	157,162	155,901	154,756	154,268	154,827	154,760	(66)	492
4. 2008	XXX	XXX	210,647	208,835	204,143	200,046	198,438	197,394	196,719	195,954	(765)	(1,440)
5. 2009	XXX	XXX	XXX	169,777	163,376	157,944	154,352	152,516	151,306	151,498	191	(1,018)
6. 2010	XXX	XXX	XXX	XXX	188,812	179,762	175,047	174,044	172,727	171,572	(1,155)	(2,472)
7. 2011	XXX	XXX	XXX	XXX	XXX	228,412	222,300	217,475	214,264	212,196	(2,068)	(5,278)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	193,315	185,432	182,752	180,798	(1,955)	(4,634)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183,130	174,335	174,323	(12)	(8,807)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197,228	192,820	(4,408)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189,933	XXX	XXX
										12. Totals	(10,692)	(22,767)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	39,663	63,369	75,710	81,410	87,156	90,256	92,707	95,632	98,587	XXX	XXX
2. 2006	76,953	107,165	122,276	131,470	135,508	137,671	139,698	140,711	141,497	141,742	XXX	XXX
3. 2007	XXX	82,266	114,855	130,384	140,625	145,394	148,165	150,011	151,185	151,638	XXX	XXX
4. 2008	XXX	XXX	103,222	157,345	172,007	180,879	186,822	189,867	191,672	192,369	XXX	XXX
5. 2009	XXX	XXX	XXX	80,324	111,095	125,635	135,472	140,939	143,921	146,545	XXX	XXX
6. 2010	XXX	XXX	XXX	XXX	87,437	124,406	141,497	153,921	160,991	164,458	XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX	112,268	161,905	179,413	193,258	198,880	XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	91,680	127,449	147,099	160,927	XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,785	118,724	136,074	XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97,379	132,505	XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,616	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	47,665	34,685	29,914	25,867	22,032	18,304	15,695	13,833	12,966	10,936
2. 2006	32,855	15,410	9,662	6,562	4,101	2,441	2,382	1,739	1,355	1,041
3. 2007	XXX	42,115	17,954	12,403	7,731	4,802	3,269	2,354	2,141	1,634
4. 2008	XXX	XXX	40,411	21,167	12,329	7,258	4,603	3,020	2,777	2,125
5. 2009	XXX	XXX	XXX	44,201	22,510	13,702	8,045	4,972	3,003	2,820
6. 2010	XXX	XXX	XXX	XXX	48,632	21,916	12,966	7,999	4,444	3,775
7. 2011	XXX	XXX	XXX	XXX	XXX	54,852	22,296	15,061	9,030	5,486
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	51,279	23,691	15,546	9,478
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,551	24,406	17,327
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,898	25,505
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,173

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken 2 Direct Premiums Written	 3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama AL	L	14,572	12,437	0	0	459	2,224	23	0
2. Alaska AK	N	0	0	0	0	0	0	0	0
3. Arizona AZ	L	7,016	15,877	0	10,000	(714)	549	8	0
4. Arkansas AR	L	2,700	3,622	0	0	(298)	392	0	0
5. California CA	N	0	0	0	209,000	144,000	5,000	0	0
6. Colorado CO	L	10,087	17,978	0	2,458	(991)	1,421	(8)	0
7. Connecticut CT	N	0	0	0	0	0	0	0	0
8. Delaware DE	L	30,704	84,803	0	0	(1,923)	5,070	45	0
9. Dist. Columbia DC	L	27,676	40,140	0	0	(377)	3,740	3	0
10. Florida FL	L	150,437	282,391	0	(42,602)	(41,814)	123,551	95	0
11. Georgia GA	L	86,682	82,489	0	0	(2,504)	44,979	106	0
12. Hawaii HI	N	0	0	0	0	0	0	0	0
13. Idaho ID	N	0	0	0	0	0	0	0	0
14. Illinois IL	L	1,666,091	1,522,654	0	699,285	1,227,789	11,872,867	2,418	0
15. Indiana IN	L	835,251	907,879	0	(126,245)	(128,909)	239,251	2,592	0
16. Iowa IA	L	180,540	150,353	0	0	645	36,036	347	0
17. Kansas KS	L	0	0	0	0	0	0	0	0
18. Kentucky KY	L	1,271,671	1,180,090	0	685,320	712,889	1,628,613	299,436	0
19. Louisiana LA	L	28,365	28,415	0	0	2,266	2,471	0	0
20. Maine ME	N	0	0	0	0	0	0	0	0
21. Maryland MD	L	133,317	90,142	0	0	5,716	10,225	72	0
22. Massachusetts MA	L	0	1,753	0	0	(290)	244	0	0
23. Michigan MI	L	962,574	885,928	0	(105,899)	(74,044)	3,310,461	3,741	0
24. Minnesota MN	L	1,619,008	1,475,027	0	77,093	49,596	1,473,303	2,524	0
25. Mississippi MS	L	12,149	13,030	0	0	(540)	1,370	0	0
26. Missouri MO	L	9,361	8,914	0	0	(1,879)	1,642	8	0
27. Montana MT	L	108,532	140,788	0	0	(3,936)	13,561	0	0
28. Nebraska NE	L	3,484	8,079	0	0	(285)	478	0	0
29. Nevada NV	L	7,577	10,815	0	0	(268)	562	2	0
30. New Hampshire NH	N	0	0	0	0	0	0	0	0
31. New Jersey NJ	L	43,231	19,404	0	0	194	1,588	0	0
32. New Mexico NM	L	1,503	1,917	0	0	(42)	261	3	0
33. New York NY	L	24,894	56,526	0	(1,172,021)	(1,403,960)	457,449	0	0
34. North Carolina NC	L	11,258	27,214	0	1,430	(4,842)	100,388	(1)	0
35. North Dakota ND	L	1,546,651	1,405,362	0	0	34,881	133,802	2	0
36. Ohio OH	L	12,271,198	11,903,828	0	(552,864)	840,312	4,050,734	43,054	0
37. Oklahoma OK	L	7,316	7,316	0	0	413	878	0	0
38. Oregon OR	N	0	0	0	0	0	0	0	0
39. Pennsylvania PA	L	1,058,531	461,879	0	48,096	70,272	267,606	3,379	0
40. Rhode Island RI	L	0	0	0	0	1	2	0	0
41. South Carolina SC	L	103,043	66,644	0	0	(2,355)	7,497	86	0
42. South Dakota SD	L	652,891	632,220	0	(650)	10,572	60,371	33	0
43. Tennessee TN	L	137,517	145,346	0	(47,685)	(56,552)	927,690	329	0
44. Texas TX	L	158,145	170,529	0	0	(2,707)	478,316	4	0
45. Utah UT	L	0	0	0	0	5	16	0	0
46. Vermont VT	L	0	0	0	0	(10)	0	0	0
47. Virginia VA	L	202,995	175,300	0	0	7,517	15,211	148	0
48. Washington WA	L	4,875	3,862	0	0	44	636	4	0
49. West Virginia WV	L	1,673,480	1,624,140	0	(2,838)	48,498	238,557	4,907	0
50. Wisconsin WI	L	185,790	298,594	0	1,567	(12,068)	60,720	221	0
51. Wyoming WY	L	43,018	55,106	0	0	(1,716)	5,031	10	0
52. American Samoa AS	N	0	0	0	0	0	0	0	0
53. Guam GU	N	0	0	0	0	0	0	0	0
54. Puerto Rico PR	N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands VI	N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands MP	N	0	0	0	0	0	0	0	0
57. Canada CAN	N	0	0	0	0	0	0	0	0
58. Aggregate other alien OT	XXX	0	0	0	0	0	0	0	0
59. Totals	(a) 43	25,294,130	24,018,791	0	(316,555)	1,413,045	25,584,763	363,591	0
DETAILS OF WRITE-INS									
58001.	XXX	0	0	0	0	0	0	0	0
58002.	XXX	0	0	0	0	0	0	0	0
58003.	XXX	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Line 58001 through 58003+58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer;
(E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

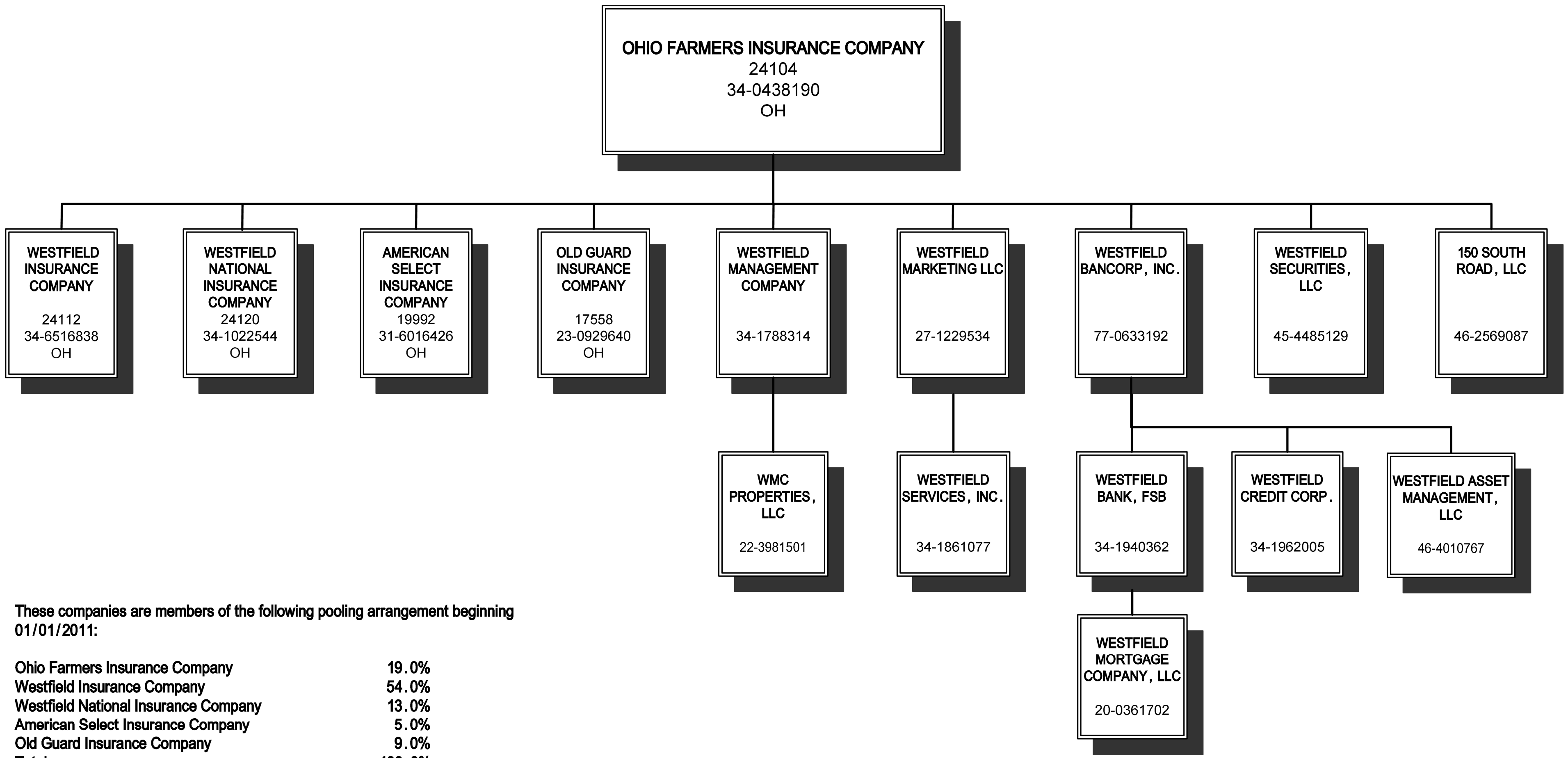
Explanation of basis of allocation of premiums by states, etc.

Inland Marine and Other Accident and Health - Residence of Insured

All Other Lines - Location of Risk

(a) Insert the number of "L" responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



These companies are members of the following pooling arrangement beginning 01/01/2011:

Ohio Farmers Insurance Company	19.0%
Westfield Insurance Company	54.0%
Westfield National Insurance Company	13.0%
American Select Insurance Company	5.0%
Old Guard Insurance Company	9.0%
Total	100.0%

Property and Casualty
Annual Statement Blank Alphabetical Index

Property and Casualty
Annual Statement Blank Alphabetical Index (cont.)